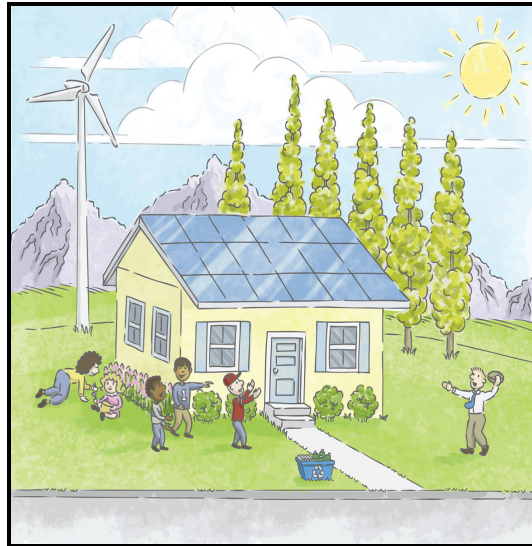


Appendix A

2009 Needs Assessment



Consolidated Housing and Community Development Plan

2010 - 2012

I. Needs Assessment Definitions

A. Geography Used for Demographic Data

- East urban area: Beaux Arts Village, Bellevue, Clyde Hill, Hunts Point, Issaquah, Kirkland, Mercer Island, Newcastle, Redmond, Yarrow Point and bordering areas of unincorporated King County.
- North urban area: Shoreline, Lake Forest Park, Kenmore, Woodinville, the King County portion of Bothell and bordering areas of unincorporated King County.
- South urban area: Algona, Auburn, Burien, Des Moines, Federal Way, Kent, Pacific, Renton, SeaTac, Tukwila and bordering areas of unincorporated King County.
- East small cities: Carnation, Duvall, North Bend, Skykomish, Snoqualmie and bordering areas of unincorporated King County.
- South small cities: Black Diamond, Covington, Enumclaw, Maple Valley and bordering areas of unincorporated King County.

B. Calculating Affordability

- Seashore: Seattle, Shoreline, Lake Forest Park and North Highline.
- East or eastside: Beaux Arts Village, Bellevue, Bothell, Clyde Hill, Hunts Point, Issaquah, Kirkland, Mercer Island, Newcastle, Redmond, Woodinville, Yarrow Point and bordering areas of unincorporated King County.
- Rural cities: Carnation, Duvall, North Bend, Skykomish, Snoqualmie, and Enumclaw. These are small cities that are surrounded entirely by rural area.
- South or south King County: Algona, Auburn, Black Diamond, Burien, Covington, Des Moines, Federal Way, Kent, Maple Valley, Pacific, Renton, SeaTac, Tukwila and bordering areas of unincorporated King County.

C. Households

- Very low-income households: households with income at or below 30 percent of the Area Median Income (AMI). Thirty percent of AMI in 2009 was \$20,250 for a household of two, \$22,750 for a household of three, and \$25,300 for a household of four.
- Low income households: households with income at or below 50 percent of the AMI. Fifty percent of AMI in 2009 was \$33,700 for a household of two, \$37,950 for a household of three, and \$42,150 for a household of four.

- Moderate income households: households with income at or below 80 percent of the AMI. Eighty percent of AMI in 2009 was \$51,200 for a household of two, \$57,600 for a household of three, and \$64,000 for a household of four.¹

II. Demographic and Income Data

A. For all of King County, including the City of Seattle, the growth rate slowed from that of the 1990's. From 2000 - 2007, the county grew by just over seven percent. Given the 2008 - 2009 recession, the county will probably grow by about nine percent over the 2000 - 2010 decade.

- In 2007, the population of the consortium area (King County outside Seattle) was 1,275,100. It grew by 8.6 percent from 2000 - 2007.
- Washington State Office of Financial Management (OFM) projects that the population of the housing consortium area will grow at about 12.5 percent for the 2000 - 2010 decade.
- The highest rate of growth in the consortium since 2000 has been in the east small cities and south small cities.
- Numerically, the highest growth has been in the east urban area, which OFM estimates to have gained over 38,000 people from 2000 - 2007. The OFM estimates that the south urban area grew by 24,000.
- The City of Seattle gained 22,900 new residents between 2000 and 2007, achieving a relatively slow growth of about four percent over those seven years.
- Construction activity remained steady through 2007, although it is likely to be slower in 2008 - 2009. In the county as a whole more multifamily units than single family units were built in 2007.

¹ This represents the U.S. Department of Housing and Urban Development moderate income level which is capped at 80 percent of the average median income for the nation. Since King County's median income is higher than the national average, this level is about 76 percent of the County's median income. Most federally-funded programs used the capped 80 percent (i.e. about 76 percent AMI).

Population Growth in King County 1990 - 2007

	Census 1990	Census 2000	2007 OFM Est.	Change 1990-2000	Change 2000-2007
King County Total	1,507,300	1,737,046	1,861,300	15.2%	7.2%
East Small Cities	8,410	13,100	21,260	55.8%	62.3%
East Urban Area	226,009	282,885	321,095	25.2%	13.5%
North Urban Area	87,017	110,773	113,240	27.3%	2.2%
South Urban Area	283,293	374,600	398,600	32.2%	6.4%
South Small Cities	26,409	43,078	52,650	63.1%	22.2%
Urban Outside Seattle	477,762	824,436	906,845	72.6%	10.0%
Seattle	516,300	563,376	586,200	9.1%	4.1%
Incorporated	994,002	1,387,812	1,493,045	39.6%	7.6%
Unincorporated	513,298	349,234	368,255	-32.0%	5.4%
Consortium*	991,060	1,173,670	1,275,100	18.4%	8.6%
*These totals include all cities outside Seattle plus the unincorporated King County. In fact, a few suburban cities do not participate in the Housing Consortium.					

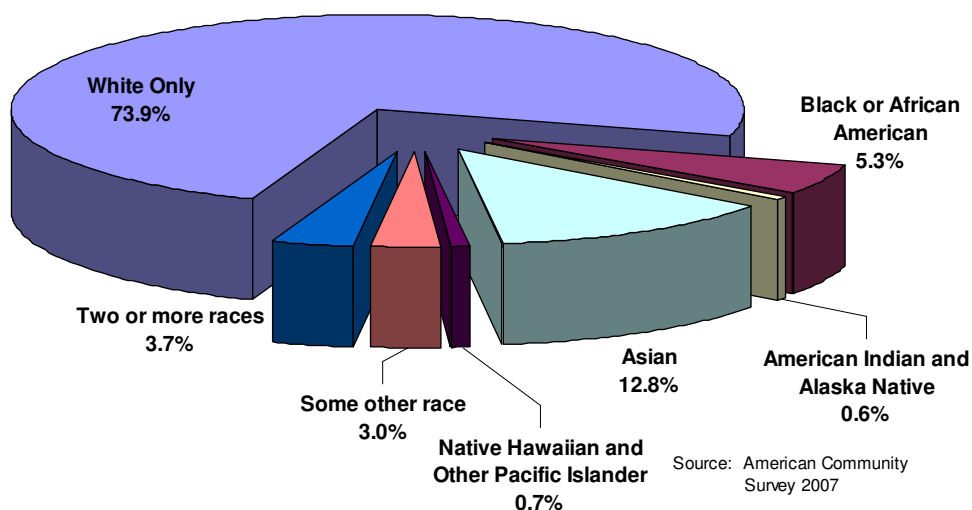
B. Diversity has increased in the consortium

- The percentage of persons of color residing in the consortium doubled from 10.2 percent of the population in 1990 to 23.9 percent of the population in 2000.
- In 2007, the percentage of persons of color² was 30.6 percent, three times the proportion in 1990.
- Asian residents are divided among a variety of ethnicities with Chinese being the largest group.
- Three-quarters of Hispanic residents are of Mexican descent.
- Over half of Pacific Islanders are of Samoan origin.
- An average of 50 different languages are spoken in many jurisdictions in the consortium, with as many as 77 languages spoken in some jurisdictions³.
- In 2007, 24.1 percent (about 288,100 residents) of the consortium population over the age of five spoke a language other than English at home. Forty-four percent of these speak English less than very well.

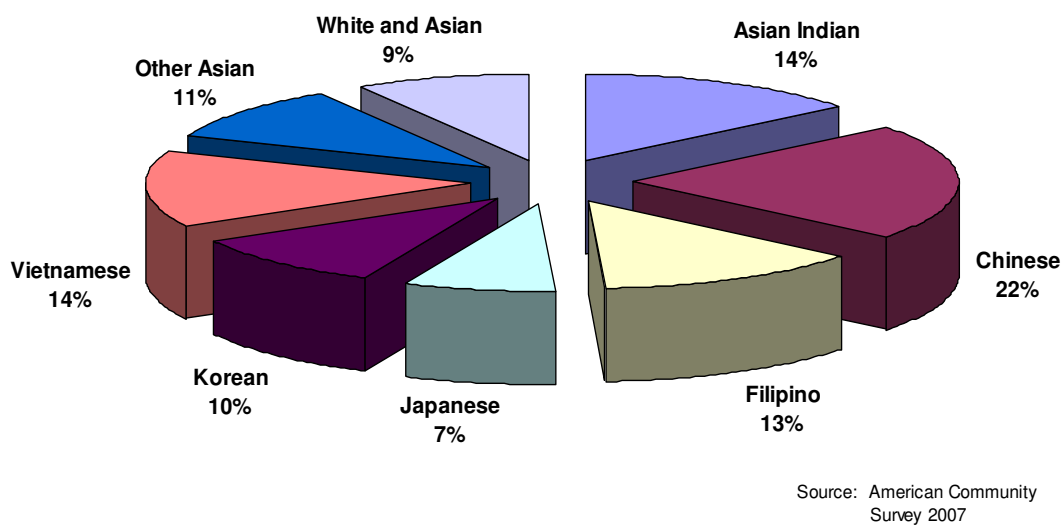
² Persons of color include all residents except those identified as non-Hispanic White. Some of those identified as White only (73.9 percent) are also identified as Hispanic, and hence count as persons of color. Persons who identified as non-Hispanic White totaled 69.4 percent of the population.

³ United Way of King County, "Languages Spoken in King County School Districts".

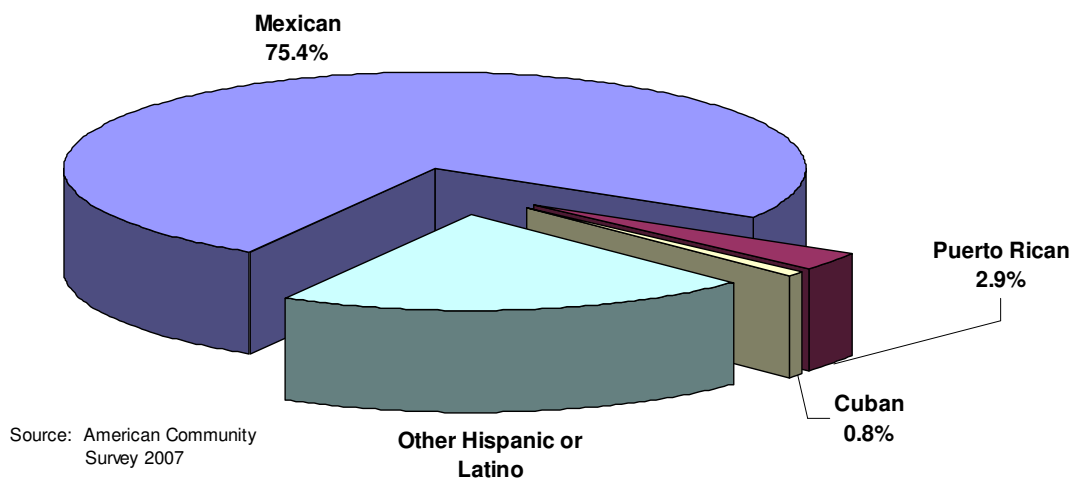
2007 Consortium Population by Race



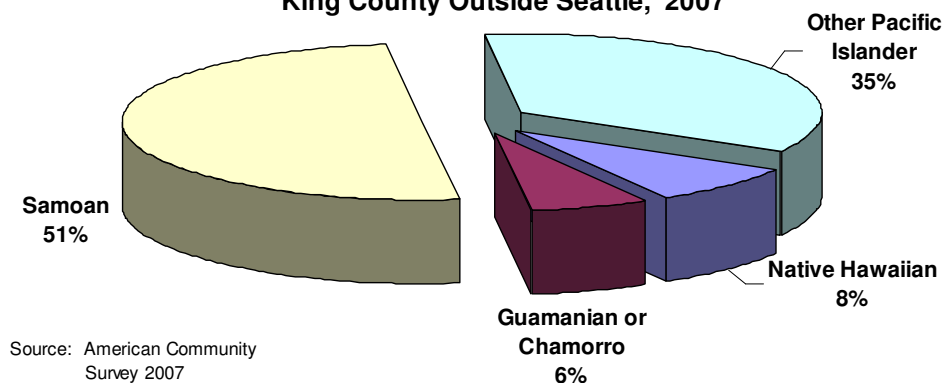
A Profile of Asian Residents in King County outside Seattle: 2007



A Profile of Hispanic Residents in King County outside of Seattle: 2007

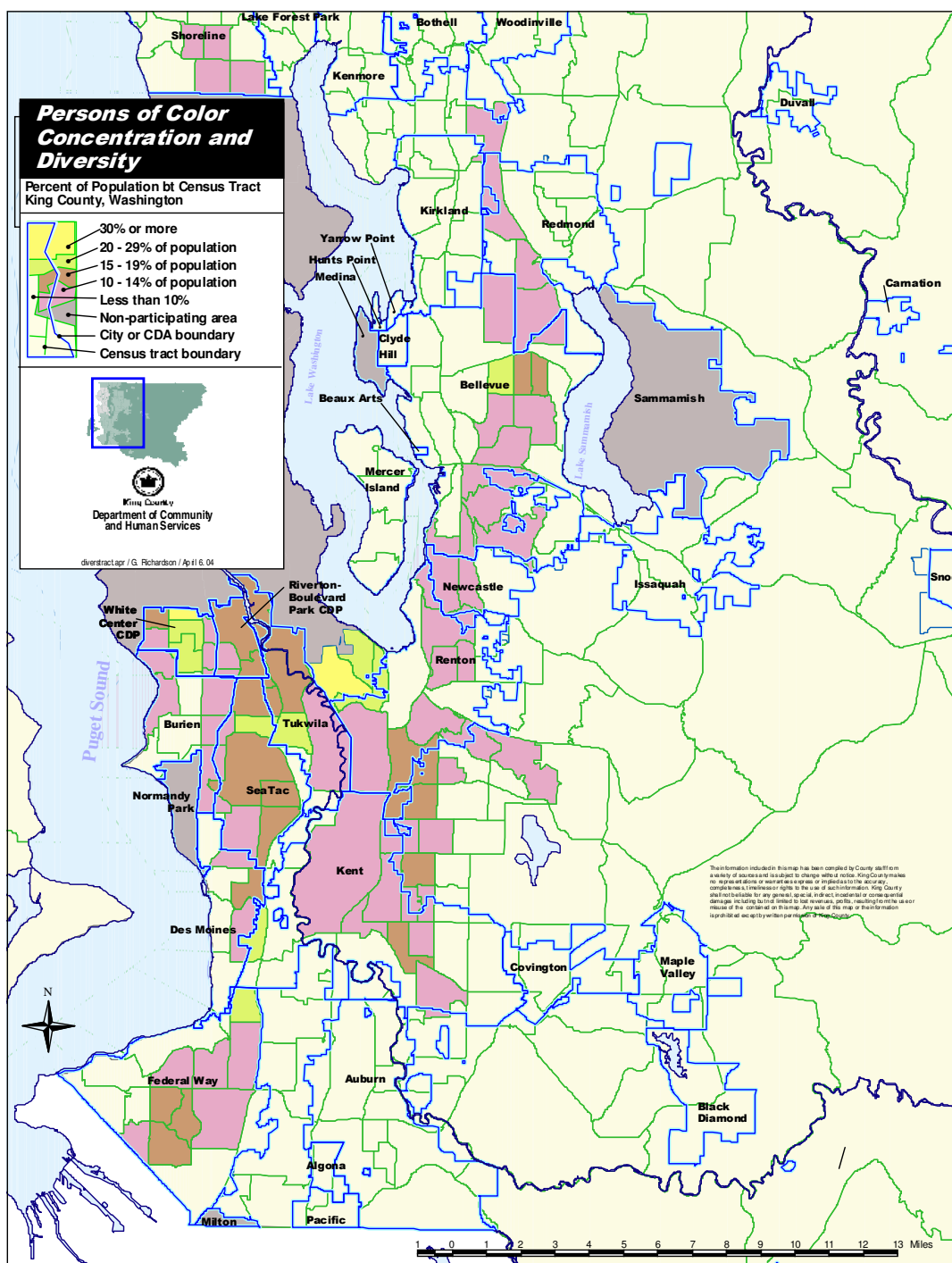


A Profile of Pacific Islander Population in King County Outside Seattle, 2007

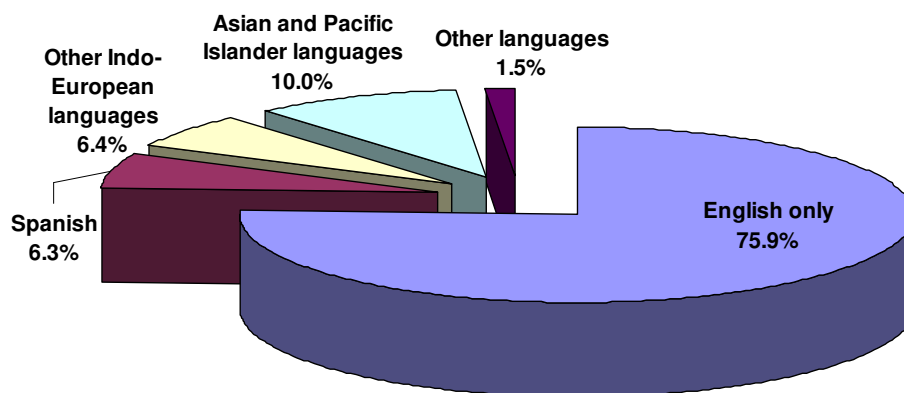


Map 1 – Persons of Color Concentration and Diversity by Census Tract for the King County Consortium

This persons of color map is based on race data from the 2000 census. The categories are Black/African American, American Indian, Asian, Native Hawaiian and some other race.



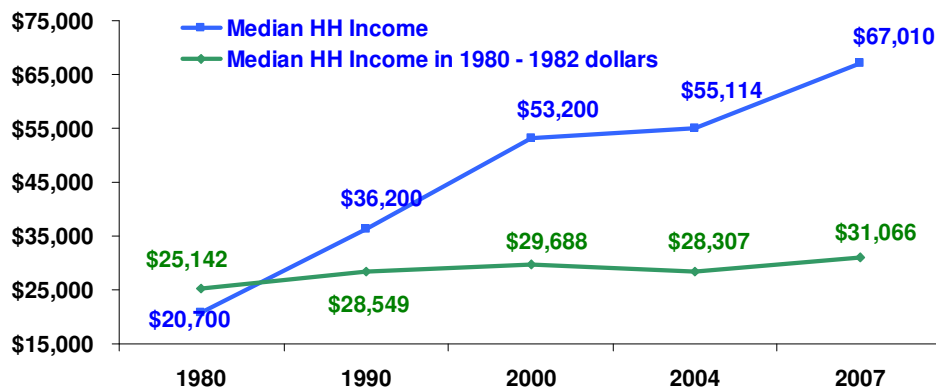
Languages Spoken at Home by Population over 5 Years of Age: 2007



C. Incomes grew in King County during the 1990's and mid-2000's, but growth has been sporadic. Growth in real income will undoubtedly slow again before the end of the decade.

- Median household income grew about 7.8 percent in real terms during the 1990s.
- In real dollars, income growth declined slightly from 2000 - 2004.
- From 2004 - 2007 household income grew rapidly, posting a gain of 26 percent over incomes in 2000. This amounted to a five percent increase in real dollars.
- There is likely to be a stabilizing or even a decline in real household income from 2007 - 2010 due to the recession.

**Change in Median Household Income
in Current and Real Dollars**



D. Low-income households and households in poverty increased in the consortium.

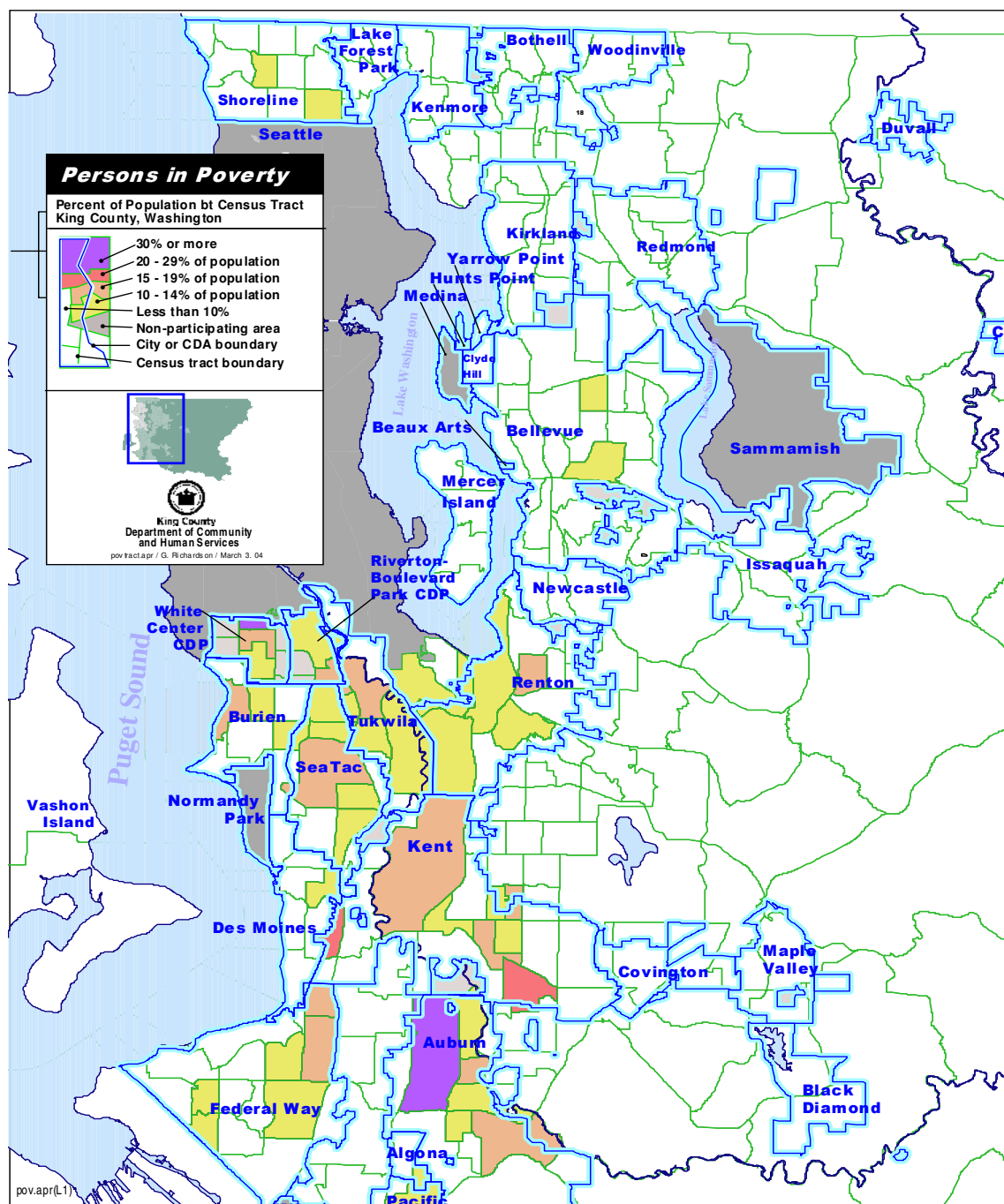
- The percentage of households earning 50 percent of AMI⁴ or less increased from 16 percent to 18 percent of total households in the consortium from 1990 - 2000. In 2007, it appears that 20.7 percent of the households in the consortium earned 50 percent of AMI or less.
- The poverty rate⁵ increased from eight percent to 8.4 percent of the population in King County from 1990 - 2000. In 2007, the poverty rate is estimated at 9.9 percent for King County as a whole. This was lower than the national poverty rate of 13 percent in 2007.
- In the consortium, approximately 8.4 percent of the population (98,200 people) lived in poverty in 2007.
- In 2000, 16 census tracts in the consortium had poverty rates of 15 percent and above.
- Census tract 265.00 in White Center had the highest concentration of both poverty and persons of color in the consortium, with a 38.7 percent poverty rate and 54 percent persons of color.
- Poverty in the consortium is most concentrated in the south urban area (see Map 2, which follows).
- The percentage of persons living in poverty in the east urban area doubled between 1990 and 2000 from 2.2 percent to 4.7 percent.

⁴ 50 percent of area median income was \$33,700 for a household of two in 2009.

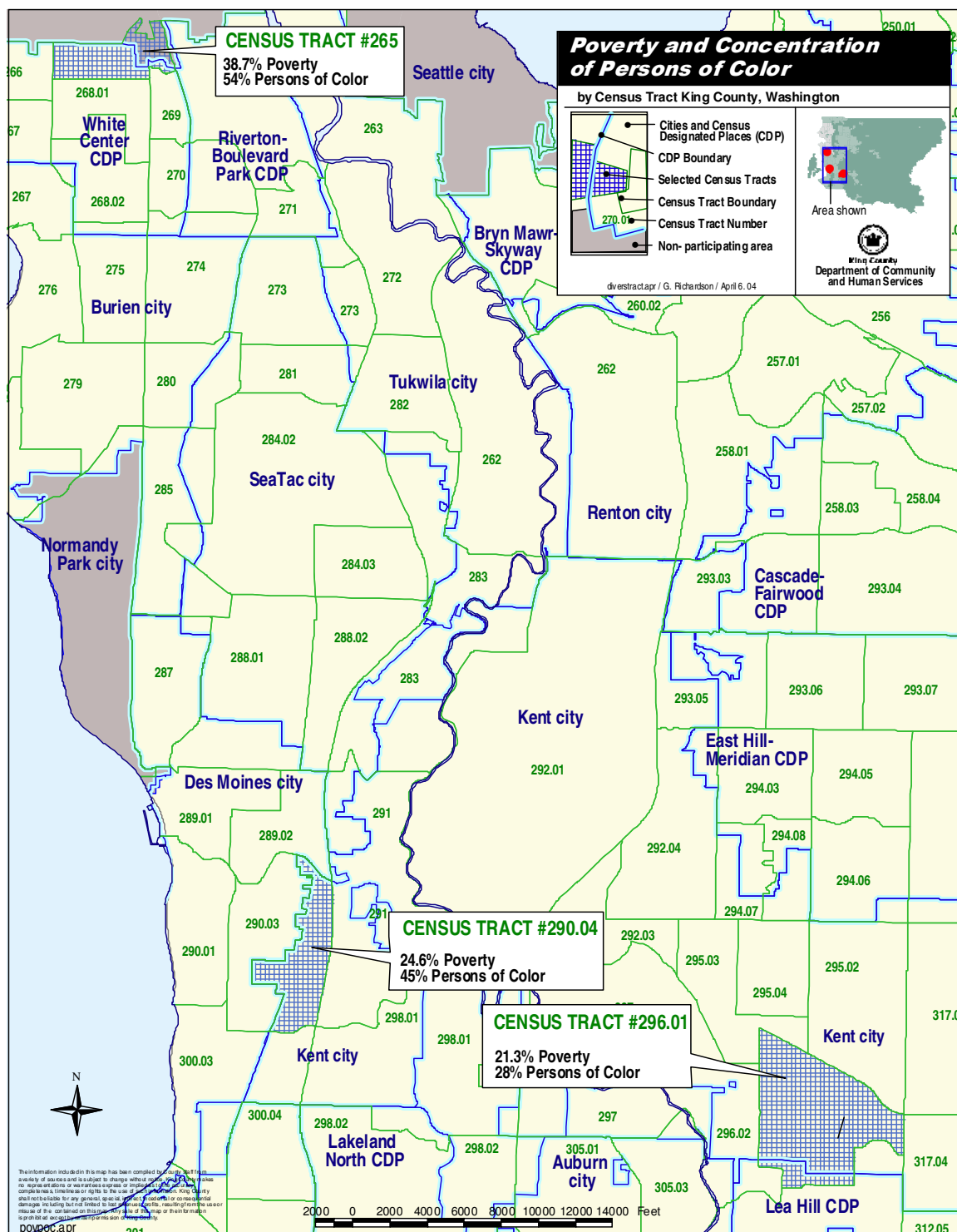
⁵ The poverty level is a threshold measure prescribed by the federal government. The measure has two components, income level and family size by number of related children. Unrelated individuals and two-person households are further differentiated by age (under 65 and 65 and over). The poverty level in 2008 was \$22,017 for a family of four with two related children; the poverty level was \$14,490 for a two-person household under 65; and was \$13,032 for a two-person household 65 & over.

Map 2 – Percent of Persons in Poverty by Census Tract in the King County Consortium

The poverty level is a threshold measure prescribed by the federal government. The measure has two components, income level and family size by number of related children. Unrelated individuals and two-person households are further differentiated by age (under 65 and 65 and over). The poverty level in 2000 was \$16,895 for a family of four with two related children; \$11,214 for a two-person household under 65; and \$10,075 for a two-person household 65 and over.



Map 3 – Census Tracts with High Concentrations of Persons of Color and of Poverty in the King County Consortium



E. The jobless rate has varied this decade, but rose sharply in 2008 - 2009.

- The jobless rate in King County (Seattle-Bellevue-Everett Primary Metropolitan Statistical Area) hovered around 3.5 percent during much of the 1990's.
- It steadily increased in the early 2000's to an average of 6.5 percent in 2003, then fell again to around 4.5 percent in 2004 - 2007. Layoffs due to the recession began in the middle of 2008, leading to an unemployment rate of 7.9 percent in March 2009, and of 8.4 percent in July 2009.

F. Twenty-two percent of female-headed families are poor, compared to 6.4 percent of all families.

- Female-headed families (no husband present) constitute more than half of all families in poverty in King County, and 54 percent of poor families in the consortium.
- Female-headed families with children under 18 made up 41.5 percent of all families in poverty in 2007, and 31.5 percent of all families in poverty in the consortium.
- Children constitute nearly 40 percent of all persons living in poverty in the consortium. They constitute about 30 percent of poor persons in the county as a whole.

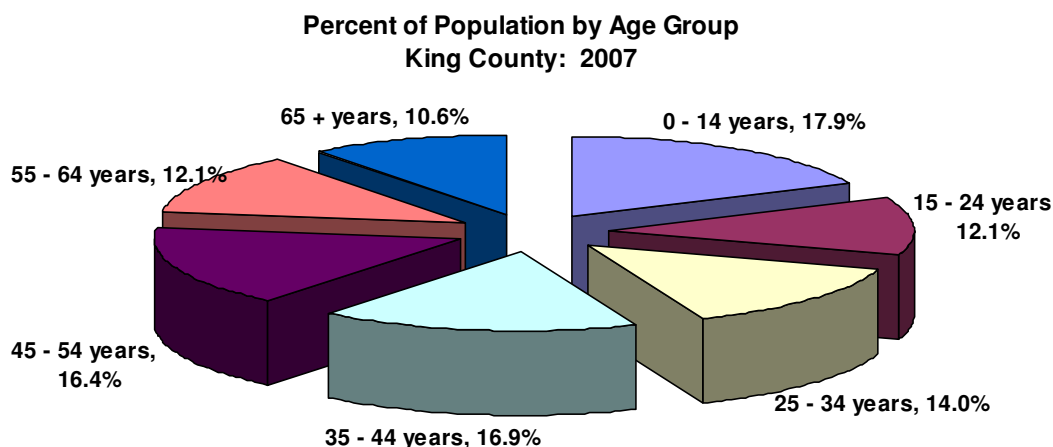
G. Non-family households increased.

- Just over 40 percent of all households in the county are non-family households.
- From 2000 - 2007, they increased at a somewhat faster rate than family households, and constitute over half of all new households.

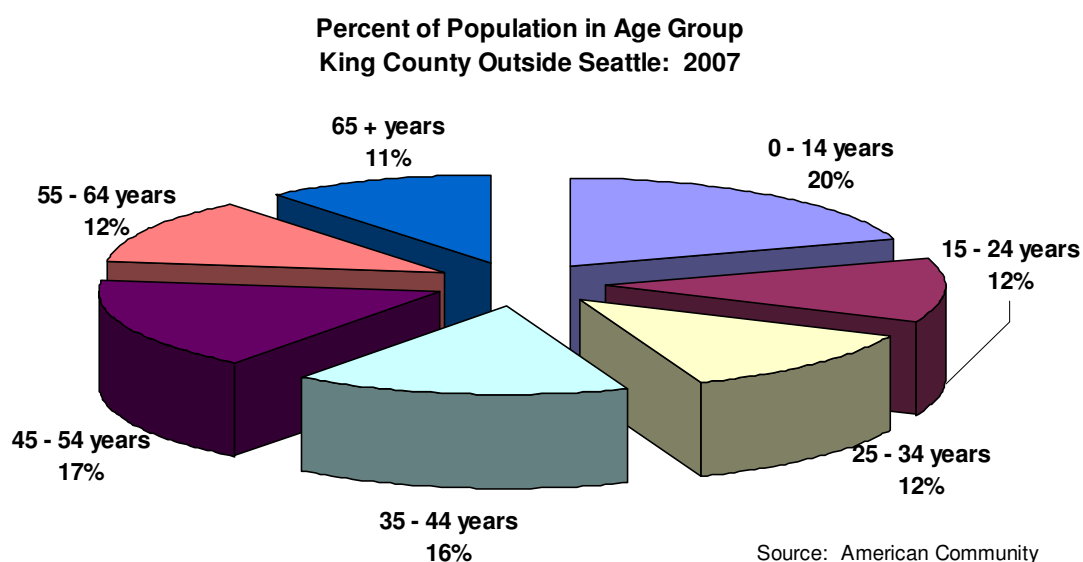
H. Elderly households will increase significantly in the next eight to ten years.

- King County residents between the ages of 60 and 64 increased by 72.4 percent between 2000 - 2007. In addition, residents from age 55 - 59 increased by 49.5 percent. Together, this means that 225,000 residents could reach retirement age between 2008 - 2016.
- In the consortium, those between age 60 - 64 increased by 64.0 percent from 2000 - 2007, while those in the 55 - 59 age group increased by 46.4 percent. This means that over 150,000 residents are likely to reach retirement age in the next eight years (by 2016).
- Persons over the age of 65 increased from 8.4 percent of the population in 1990 to 10 percent in 2000. In 2007, they represented 10.6 percent of the population in King County, and nearly 11 percent of the population in the consortium.
- Persons over the age of 85 increased by 44 percent from 1990 - 2000. They increased by 25.3 percent from 2000 - 2007.

- Between 2000 - 2010 King County's 60 and older population is expected to grow from 13.8 percent of the total population to 16.8 percent of the total population. By 2007, they constituted 16.0 percent of the population.
- Overall, the proportion of the population under 14 has shrunk since 2000, while the proportion nearing or entering retirement has grown.



Source: American Community Survey, 2007



Source: American Community Survey, 2007

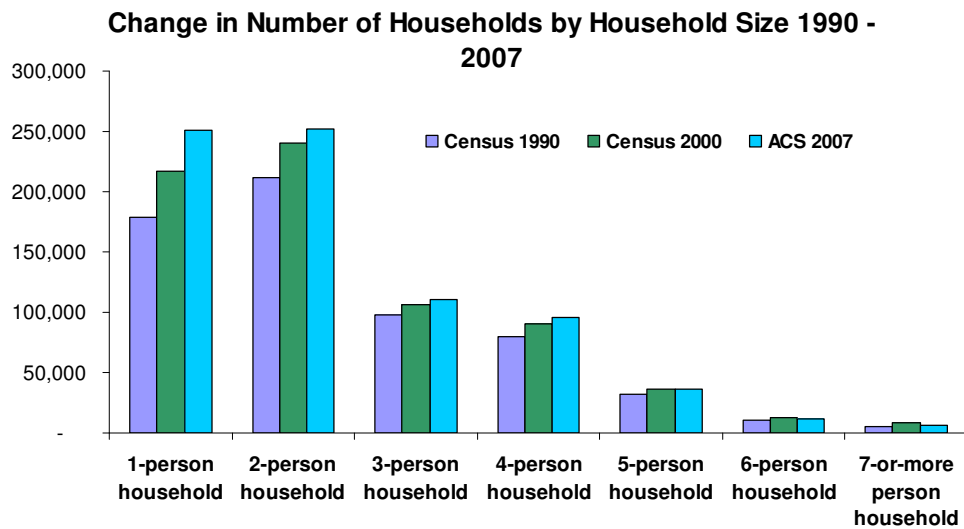
I. The percentage of residents with a disability remained about the same.

- In 2007, about 13 percent of King County residents over the age of five, as well as residents of the consortium area over the age of five, had some type of disability.
- Ten percent of King County residents between the ages of five and 64 had some level of disability, essentially the same percentage as in 2002 (10.1 percent).
- Of those residents over age 65, 37.6 percent had some level of disability in 2007, compared to 39.5 percent in 2002.
- Nine percent of residents over the age of 65 had a self-care disability. A self-care disability is a physical, mental or emotional condition, lasting six months or more that causes a person to have difficulty dressing, bathing or getting around the home.

J. Small households grew the fastest. By 2007, two-thirds of all households in King County were one or two-person households, housing 40 percent of the population.

- From 2000 - 2007 one-person households increased at a higher rate (15.5 percent) than the increase of all households (7.3 percent) in King County.
- The proportion of one and two-person households has continued to grow over the last 17 years.
- There are fewer large households than other household sizes in King County overall, but during the 1990s households with six or more members increased by an average rate of 37 percent.
- This trend reversed from 2000 - 2007, with the number of these large households decreasing. This may indicate the ability of members of large households to find housing of their own during the period of easy credit, high employment, and improved real incomes from 2004 - 2007. This trend could reverse again during the recession.

Size of HH	Census 1990	Census 2000	ACS 2007	Chg 1990 - 2000	Chg 2000 - 2007
All Households	616,691	710,916	762,697	15.3%	7.3%
1-person household	179,110	217,163	250,764	21.2%	15.5%
2-person household	211,841	240,334	252,039	13.5%	4.9%
3-person household	97,614	106,579	110,303	9.2%	3.5%
4-person household	79,982	89,918	95,822	12.4%	6.6%
5-person household	32,274	35,842	36,579	11.1%	2.1%
6-person household	10,322	12,685	11,264	22.9%	-11.2%
7-or-more person household	5,548	8,395	5,926	51.3%	-29.4%
Percent of 1 or 2 person hh	63%	64%	66%		



- K. The state's inmate population stood at about 18,000 at the end of 2007. Many ex-inmates are homeless and, because of their record, are excluded from a number of housing programs.
- According to the Washington State Department of Corrections, the combined population of persons incarcerated and on active supervision in the community decreased from over 70,000 persons statewide to about 46,000 at the end of 2007.
 - In June 2008, there were about 14,000 on active community supervision residing in King County.⁶
 - About 48,000 persons were held and released from jail in King County in 2008 after an average stay of just under 20 days.
 - About 39 percent of confined offenders are readmissions to prison.
 - Numerous studies indicate that persons released from prison have multiple needs. A high percentage have substance abuse problems, many did not complete high school, most have spotty employment records of primarily low-wage jobs, many report some level of physical or mental disability, and many do not have secure housing.
 - Programs for substance abuse, mental health, educational opportunities and pre-release preparation have been cut from the prisons as the state budget conditions have grown tighter. The result is that offenders re-entering the community often have not received treatment, have few job skills and, in general, are ill-prepared for life on the outside.

⁶ Department of Corrections, "Community Classification by County of Supervision" as of June 30, 2008.

- Securing housing following release from prison is particularly difficult because most federal housing programs (Section 8 and low-rent public housing) prohibit leasing to former offenders, especially those convicted of a violent offence.
- Many private and non-profit housing providers conduct criminal background checks as part of their regular tenant screening process and refuse to lease to those with criminal convictions.
- There are a limited number of programs in King County that offer housing opportunities for persons being released from prison:
 - a. Pioneer Human Services provides clean and sober transitional housing opportunities for about 400 persons coming out of treatment or prison who are willing to participate in a case-managed program.
 - b. Pioneer Human Services also provides about 150 market-rate permanent beds for lower income individuals. Neither program is exclusively for released offenders but will accept former offenders, and there is a waiting list for these beds during most times of the year.
 - c. Interaction Transition operates a transitional living facility for released offenders that can serve approximately 18 persons. There is a six-month waiting list for these beds.
- The emergency shelter system may house newly released offenders, but actual figures are hard to come by as offenders are hesitant to disclose their history for fear of being turned away.
- With limited housing opportunities upon release, many offenders find themselves homeless. The literature suggests that lack of access to stable housing upon release reduces the likelihood of successful re-entry into society, thus increasing threats to public safety through higher rates of recidivism⁷.

III. Persons with Disabilities

Nearly 226,000 persons five years of age or older in King County, and about 153,600 persons five years or older in the consortium area, have some kind of a physical, sensory or mental disability according to the 2007 American Communities Survey. In both geographic areas, this group accounts for about 13 percent of the population five years or older.

According to the Center for Disability Policy and Research, “compared to those without disabilities, people with disabilities are likely to be older, have less formal education, live by themselves, and use assistive equipment such as wheelchairs, special beds, or special

⁷ Bradley, K., Oliver, M., Richardson, N., Slayter, E., No Place Like Home: Housing and the Ex-prisoner, Community Resource for Justice, November 2001.

telephones.”⁸ These limitations have significant implications for housing affordability, housing availability, and housing design.

A. Persons with Developmental Disabilities

1. Overview

- A person with a developmental disability is someone whose disability is present before the age of 18, and is expected to last a lifetime. Developmental disabilities include mental retardation, cerebral palsy, epilepsy, autism or other neurological conditions that may impair intellectual functioning.
- There is a 1.6 percent prevalence rate of persons with a developmental disability in the United States. Approximately 80 percent of persons with developmental disabilities are classified as having a mild level of disability, 18 percent have disabilities classified as moderate, and two percent have disabilities classified as severe.
- Persons with developmental disabilities often need some form of support through all stages of their lives. The types of support people need vary with the severity of their disability and can include case management, personal care assistance, live-in residential support, supported employment, guardianship, and payee services.
- Persons with developmental disabilities often have income from both employment and/or Supplemental Security Income (SSI). However, most people with developmental disabilities have extremely low incomes.⁹ Some families with children with developmental disabilities also have extremely low incomes, often due to the additional care needs of their disabled child.
- Persons with developmental disabilities can live successfully in community-based housing with support systems that are appropriate to their needs, which can include a combination of case management, family, friends, or paid support providers.

2. Adults with Developmental Disabilities

- Of the 4,705 adults in King County on the Washington State Department of Social and Health Services, Division of Developmental Disabilities (DSHS/DDD) caseload, 1,412 live in Seattle and 3,293 live in King County outside Seattle.
- In 2008, 2,988 adults in King County on the DSHS/DDD caseload received residential services for housing. Residential services are comprehensive

⁸ Susan Kinne et al., Disability in Washington State, University of Washington Center for Disability Policy and Research and Washington State Department of Health, May 2006, p. 7.

⁹ At or below 30 percent of the AMI. This is \$17,700 per year for a household of one in 2009.

housing support services provided in community based housing by agencies that contract with DSHS/DDD.

- An additional 1,717 adults on the DSHS/DDD caseload in King County do not receive residential services and many of these adults have a need for affordable housing, either because their current housing causes them to be extremely rent burdened or because they live with an aging parent who cannot continue to care for them.

3. Families with Children with Developmental Disabilities

- Of the 6,410 children on the DDD caseload, 1,656 live in Seattle and 4,754 live in King County outside Seattle. Many of the children will need affordable housing as they reach adulthood.
- The housing need of families with children with developmental disabilities has yet to be effectively documented. The DSHS/DDD is currently developing a wait list of families who are homeless or in need of affordable housing in order to document the needs of families, as well as conducting a needs assessment of families on the DSHS/DDD caseload.

4. Homelessness Among Persons with Developmental Disabilities

- In 2008, The Arc of King County served 65 homeless persons with developmental disabilities through its Survival Services Program, which includes case management and housing stabilization assistance.
- The Seattle-King County Coalition for Homeless Families Committee reports serving increased numbers of families with children with developmental disabilities in King County shelter and transitional housing programs. According to the 2008 One Night Count of Homelessness conducted by the coalition, out of 1,372 individuals in shelter and transitional housing programs who reported at least one disability, 140 individuals reported having a developmental disability. Because many of these programs do not have staff positions to provide services to meet the unique needs of these families, they face additional challenges to overcoming homelessness.

5. Dual Diagnosis: Persons with Mental Illness and a Developmental Disability

In 2008 - 2009, the King County Mental Health System's Regional Support Network was providing services to 900 persons who had a dual diagnosis of mental illness and a developmental disability.

B. Persons with Mental Illness

1. Overview

- The King County Regional Support Network (RSN), managed by the Mental Health, Chemical Abuse and Dependency Services Division (MHCADSD), is responsible for managing the publicly funded mental health treatment system. Direct services provided by county staff include 24-hour mental health crisis outreach and investigation for involuntary commitment. Treatment services are provided through contracts with licensed mental health centers. Mental Health services include group and individual counseling, case management, outreach and engagement services, medication management vocational services, and assistance with housing and other supports.
- In 2008, mental health services were provided to 34,893 people in King County.
- The Crisis Clinic, which contracts to provide telephone crisis services in King County, responded to 83,412 calls¹⁰ requesting mental health assistance in 2008.
- Western State Hospital continues to plan to close wards at the hospital. The Expanded Community Services program, the two Programs for Assertive Community Treatment (PACT) and the Standard Supportive Housing programs in King County have been successful in transitioning individuals discharged from WSH and local psychiatric hospitals into community-based housing with supportive case management services. Additional transitional and permanent subsidized housing units with support services are needed for this population.
- The RSN has 329 adults residing in licensed residential facilities, such as boarding homes. In addition, the RSN's focus on the recovery model emphasizes individual choice, including community-based housing options for persons with severe and persistent mental illness.
- Additional transitional and permanent subsidized housing units throughout the geographic regions of King County are needed for persons with mental illness.
- Supportive housing needs exist for youth leaving the foster care system when they turn 18 years of age.

2. Homelessness

- A total of 1,641 adults in the outpatient programs (six percent of the adults in those programs) had at least one episode of homelessness in 2008.
- In addition, 502 persons from two homeless outreach programs had at least one episode of homelessness in 2008.

¹⁰This number represents all calls to the Crisis Clinic. It may include repeat calls from the same person.

C. Persons with Chemical Dependency

1. Overview

- The MHCADSD is responsible for managing King County's publicly funded substance abuse treatment services.
- Direct services provided by the county include assessment for substance abuse services, public inebriate outreach and triage, and investigation for involuntary detention under state substance abuse statutes. Treatment services are provided through contracts with licensed substance abuse treatment agencies. Substance abuse services include financial eligibility and need assessments, detoxification, youth and adult outpatient treatment, outpatient opiate substitution treatment, residential treatment services, and employment and housing assistance.
- A total of 15,432 people were served with detoxification services, opiate substitution, youth and adult outpatient programs.
- The Dutch Schisler Sobering Support Center, which provides 24-hour assistance to the public inebriate population, assisted 2,470 unduplicated individuals in 2008.
- The Alcohol and Drug 24-Hour Help Line provided telephone crisis response and referrals for treatment of 19,749 callers in 2008.
- For individuals with a long history of substance abuse, stable affordable housing is often a prerequisite to treatment compliance and continued recovery. An increase in permanent affordable housing units is needed for persons with chemical dependency.

2. Homelessness

- Of the adult admissions to outpatient treatment in 2008, 942 or 13 percent reported they were homeless.
- The Dutch Shisler Sobering Center reported 2,421 unduplicated persons who stated that they had experienced at least one episode of homelessness in 2008.

3. Criminal Justice Population with Chemical Dependency or Mental Illness, or Both

- In 2003, King County started the Criminal Justice Continuum of Care Initiatives Project to assure that persons who are significantly impaired by substance abuse, mental illness, or both, and involved repeatedly or for a significant duration in the criminal justice system receive a continuum of treatment services that are coordinated, efficient, and effective, and reduces their rate of re-offense and jail time. Such offenders should have access to coordinated housing, pre-vocational, employment, crisis, and treatment

services that are continually evaluated for effectiveness in reducing the rate of re-arrest.

- The Forensic Assertive Community Treatment (FACT) program was started in 2008 for 50 persons who are high utilizers of the jails. The Forensic Intensive Supportive Housing (FISH) program was started in 2009 for 60 homeless persons including veterans who are high users of King County, Seattle or Auburn Mental Health Courts.
- Housing is an essential component of many of the initiatives of the Criminal Justice Continuum of Care Initiatives Project, such as the Co-occurring Disorders Program, the Housing Voucher and Case Management Program and the Community Center for Alternative Programs (CCAP), and is a prerequisite to recovery and re-integration into the community.
- A need exists for an increase in transitional and permanent affordable and subsidized housing units for persons in the Criminal Justice Continuum of Care Initiatives Project.

D. Persons Living with HIV/AIDS

1. HIV/AIDS Population

- There were at least 6,320 King County residents living with HIV or AIDS at the beginning of 2008.¹¹ Public Health staff estimate that approximately 80 percent or 5,047 of those individuals reside in Seattle, and approximately 20 percent or about 1,270 live in King County outside Seattle (consortium area). The Public Health - Seattle and King County HIV/AIDS Program notes that this number represents only the reported cases that have been diagnosed within the county and reported to Public Health.
- An estimated 7,200 to 7,800 people are living with HIV or AIDS in the county, but many of these people may be unaware of their infection (not tested or have not received their HIV positive test result), may have tested anonymously, or have not been recorded in the HIV surveillance system.¹²
- In King County, there have been 350 - 400 new HIV diagnoses each year since 1998. While the number of new cases has remained level over time, the reported number of residents with HIV/AIDS has been increasing as the number of HIV related deaths has declined to about 100 persons annually, or less than the number of new cases.

¹¹ HIV/AIDS Epidemiology Unit, Public Health–Seattle & King County and the Infectious Disease and Reproductive Health Assessment Unit, Washington State Department of Health. HIV/AIDS Epidemiology Report, Second Half 2007: Volume 71.

¹² Seattle and King County Public Health HIV/AIDS Program, Strategic and Operational Plan for HIV Prevention in King County, October 2007.

- Ninety percent of all infections are among men who have sex with men, injection drug users, or foreign-born blacks. Most HIV infected King County residents are white men who have sex with men, are 30 - 45 years of age at the time of diagnosis, and reside in Seattle. However, an increasing proportion of cases are among foreign-born blacks, and residents outside Seattle.¹³
- A diverse array of people is affected by HIV/AIDS. In Seattle and King County, as in the country as a whole, epidemiological data indicate that HIV/AIDS are disproportionately affecting African Americans and foreign-born Black immigrants. Overall, the percent of HIV/AIDS cases among people of color has risen steadily since the early years of the epidemic in King County, from 13 percent of cases in 1984 - 86 to 26 percent in 1993 - 95 and 35 percent in 1999 - 2001. Blacks are 4.5 times more likely to be infected with HIV than whites and are the most disproportionately impacted racial group. About two percent of black men and one percent of black women in King County are currently living with HIV/AIDS.¹⁴

2. Housing Needs of Those Living with HIV/AIDS

- Housing stability is a challenge for those with HIV/AIDS. The 2004 Seattle-King County AIDS Housing Plan notes that many people experience increasingly complex physical, emotional, and behavioral health issues and other challenges that affect their housing stability. When coupled with low incomes and a challenging housing market, as is the case in King County, housing stability becomes elusive.
- Given average rents in King County, these individuals are often priced out of the rental market. Access to housing is further complicated by factors related to mental illness, substance use, chronic homelessness, histories of incarceration, immigration status, and language and cultural barriers. Housing and service providers are focusing more energy, time, and resources on populations that face multiple challenges in accessing or maintaining housing in addition to a lack of financial resources. Housing alone will not solve the underlying issues for many consumers. However, these underlying issues often cannot be addressed when an individual is not in stable housing.
- People living with HIV/AIDS represent a range of needs. Some people enter the AIDS housing system because they have lost income and economic independence due to illness. Others enter the system having had few personal or financial resources to begin with and may not see HIV/AIDS as their most immediate concern. To effectively house these diverse clients, case managers and service providers must have a broad range of skill and knowledge.
- Housing people with complex lives presents significant challenges for affordable housing providers that focus on supporting those living with

¹³ HIV/AIDS Epidemiology Report, Second Half of 2007, Volume 71

¹⁴ Seattle RARE Project: Rapid Assessment, Response and Evaluation, Final Report and Recommendations

HIV/AIDS. A lack of independent living skills limits the ability of some people to succeed in housing, yet there are few programs that provide independent living skills training. Ongoing case management, services, and social support are necessary components, but are often unavailable. As non-profit housing providers partner with the AIDS service system to house people living with HIV/AIDS who have complex health and life challenges, gaps in these services are increasingly problematic.¹⁵

- Housing is a significant need for those living with HIV/AIDS. Housing assistance and housing-related services are among the greatest unmet needs identified by persons living with HIV/AIDS, according to data from the 2007 Comprehensive HIV Needs Assessment.¹⁶ Assessment data indicate that over 1,036 people living with HIV/AIDS need assistance finding housing and/or emergency, short-term or on-going rental assistance. This includes more than 900 men and 140 women.¹⁷ These needs include transitional and permanent housing placements, as well as help paying rent to maintain current housing.
- Many individuals and families are forced to make critical choices when their income is not sufficient to meet their basic living needs. It may mean fewer meals, no healthcare, and loss of utilities, overcrowded housing or eviction. For people living with HIV/AIDS who have low incomes, these choices can have a serious effect on their health status.
- Homelessness puts people at risk of HIV/AIDS. Based on surveys of HIV infection among homeless persons in King County and studies across the country, homelessness puts men and women are at higher risk for HIV infection. Homeless persons reported with HIV/AIDS in King County were more likely to be persons of color and to have been exposed through injection drug use compared to those who were not homeless.¹⁸

3. HIV/AIDS Case Management Survey

The following information is based on the Seattle/King County HIV/AIDS Case Management Survey (October 2007). This is a small sample of needs from case managers with a total of 1,836 clients in their caseloads. Case managers identified 20 percent of their clients who were in need of emergency, transitional or permanent supportive and independent housing (360 individuals). Mental illness and/or chemical dependency were barriers to housing for more than half of these individuals (191 clients).

¹⁵ Seattle-King County HIV/AIDS Housing Plan prepared by AIDS Housing of Washington (currently Building Changes) for the City of Seattle Human Services Department, September 2004.

¹⁶ Prepared by Seattle-King County Department of Health.

¹⁷ Application from Seattle & King County Public Health to the Health Resources and Services Administration for FY 2008 Ryan White Act Part A Funding.

¹⁸ HIV/AIDS Epidemiology Programs Fact Sheet: Homeless Persons, May 2003.

- Increasing numbers of people living with AIDS who have housing needs also have criminal, credit, and rental histories along with mental health and chemical dependency issues. Although some housing programs and resources in the AIDS housing continuum are dedicated to serving people with multiple barriers to housing stability, much of the housing was developed for people who could live independently.
- Mental health services, chemical dependency services, transportation, and money management training were the top services listed as necessary supports for housing stability. Case managers indicated that supportive housing with staffing 24 hours and seven days per week would help a large number of clients succeed in housing (66 percent of those in need or 247 clients).
- Survey respondents were experiencing complex life challenges that affected housing stability. One in 10 was homeless or at risk of homelessness at the time of the survey, and more than half of all respondents had been homeless in the past. Women and African Americans had the highest rate of previous homelessness. One in three respondents indicated that they had been in jail or prison at some point in their lives.
- The most frequent reason given by those who had been homeless was lack of income, followed by eviction or being asked to move. In addition, 24 percent indicated moving to a new area without financial or personal resources, 24 percent became homeless due to alcohol or drug use, 11 percent were released from jail or prison, ten percent were released from another institution, and 10 percent became homeless due to domestic violence.

4. HIV/AIDS Housing and Services Continuum

- Seattle-King County has a well-developed continuum of HIV/AIDS-dedicated housing and services, but there are still gaps. The local AIDS continuum of care includes counseling and testing services, medical care (including ambulatory, specialty, in-patient, alternative, and dental care), access to drug therapies, insurance programs, medical case management, housing assistance, home health care, skilled nursing care, adult day health care, substance use treatment and counseling, mental health therapy and counseling, transportation, medical nutrition therapy, food and meals programs, psychosocial support, outreach, health education/risk reduction, treatment adherence support, and phone referrals and linkages to medical and dental care.
- The system also includes independent and supported transitional and permanent housing units, medical respite, assisted living and skilled nursing beds. Despite the resources available through the housing and services continuum, however, there are gaps in our housing and services system.

- Housing Opportunity for Persons With Aids funds are able to provide more than 300 individuals with direct housing and rental assistance each year, but there is a great demand for the services provided by these limited resources.
- Seattle and King County staff are currently assessing needs and planning a response. In response to current needs, the Seattle Human Services Department and the Seattle-King County Public Health HIV/AIDS Program (Ryan White CARE Act Administrator) coordinated a review and planning process to identify current and emergent needs and priorities for the Seattle-King County AIDS Housing Continuum in July 2008.¹⁹

E. Persons with Physical and Sensory Disabilities

1. Overview

- In King County in 2005 - 2007, 62,700 persons (3.7 percent of the population five years old and older) were blind, deaf, or had a severe hearing or vision impairment.²⁰
- Over 131,600 (7.7 percent of the population five years of age and older) in the county have difficulty in physical activities such as walking, carrying, lifting or climbing stairs.
- 8.2 percent of older adults from 65 to 74 years of age have a visual or hearing disability, while 22.8 percent of those 75 years and older have such a disability.²¹
- 20.0 percent of adults from 65 to 74 years of age in King County have at least one physical disability and 40.6 percent of adults 75 and older have a physical disability.
- Contrary to some stereotypes of disabled persons, only about 0.3 percent of all adults reported using a wheelchair or electric scooter.
- Because Washingtonians with disabilities “have lower average incomes, higher rates of poverty...and were less likely to be employed or take part in social and community activities” their need for affordable, accessible, and sometimes for supportive housing, is high.²²

¹⁹ The HIV/AIDS Housing Committee is a joint Ryan White and HOPWA planning body. The housing committee is comprised of representatives from AIDS housing programs, case management providers and representatives from other housing and homelessness agencies both within and external to the HIV/AIDS field. The committee will continue its work to develop local HIV/AIDS housing policies, conduct assessments of housing-related needs and address the full spectrum of housing issues facing people living with HIV/AIDS in Seattle - King County.

²⁰ Courtesy of Susan Kinne, U.W. Center for Disabilities Policy and Research, based on ACS 2005 – 2007 data.

²¹ Ibid.

²² Kinne et al., 9.

- Increasing the housing stock that incorporates elements of universal design²³ will benefit those who have physical or sensory impairments as well as accommodating diverse age groups. It will also enable persons to age in place as aging brings on more physical and sensory limitations.

IV. Housing Market Conditions

A. Income Limits and Housing Affordability

1. The table below is based on the HUD income limits, published annually and used to determine eligibility for most federal programs.
 - The HUD publishes these limits, specific to household size, for households at 30 percent of the local AMI, 50 percent of local AMI, and 80 percent of the national median income. Other levels are calculated from these.
 - The income levels are specific to the local metropolitan statistical area (MSA) and/or to the county. King County's limits are the same as for the Seattle-Bellevue-Everett MSA. For many federal programs the 80 percent level is capped at 80 percent of the national median income, which usually amounts to about 76 percent of King County's AMI.

²³ For an overview and practical guide to universal design see www.lifeease.com/lifeease-universaldesign.html or www.accessliving.org

2009 H.U.D. Income Levels by Household Size						
Percent of Median Income	One Person Household	Two Person Household	Average Household (2.4 Persons)*	Three Person Household	Four Person Household	Six Person Household
30%	\$ 17,700	\$ 20,250	\$ 21,250	\$ 22,750	\$ 25,300	\$ 31,350
Affordable Hsg Payment***	\$ 369	\$ 422	\$ 443	\$ 474	\$ 527	\$ 653
Affordable Rent	\$ 443	\$ 506	\$ 531	\$ 569	\$ 633	\$ 781
Affordable House Price***	\$72,200	\$82,600	\$86,600	\$92,700	\$103,100	\$127,800
40%	\$ 23,600	\$ 26,960	\$ 28,320	\$ 30,360	\$ 33,720	\$ 39,120
Affordable Hsg Payment	\$ 492	\$ 562	\$ 590	\$ 633	\$ 703	\$ 815
Affordable Rent	\$ 590	\$ 674	\$ 708	\$ 759	\$ 843	\$ 1,011
Affordable House Price	\$96,200	\$109,900	\$115,500	\$123,800	\$137,500	\$159,500
50%	\$ 29,500	\$ 33,700	\$ 35,400	\$ 37,950	\$ 42,150	\$ 48,900
Affordable Hsg Payment	\$ 615	\$ 702	\$ 738	\$ 791	\$ 878	\$ 1,019
Affordable Rent	\$ 738	\$ 843	\$ 885	\$ 949	\$ 1,054	\$ 1,251
Affordable House Price	\$120,300	\$137,400	\$144,300	\$154,700	\$171,800	\$199,400
60%	\$ 35,400	\$ 40,440	\$ 42,480	\$ 45,540	\$ 50,580	\$ 58,680
Affordable Hsg Payment	\$ 738	\$ 843	\$ 885	\$ 949	\$ 1,054	\$ 1,223
Affordable Rent	\$ 885	\$ 1,011	\$ 1,062	\$ 1,139	\$ 1,265	\$ 1,467
Affordable House Price	\$144,300	\$164,900	\$173,200	\$185,700	\$206,200	\$239,200
70%	\$ 41,300	\$ 47,180	\$ 49,560	\$ 53,130	\$ 59,010	\$ 68,460
Affordable Hsg Payment	\$ 860	\$ 983	\$ 1,033	\$ 1,107	\$ 1,229	\$ 1,426
Affordable Rent	\$ 1,033	\$ 1,180	\$ 1,239	\$ 1,328	\$ 1,475	\$ 1,712
Affordable House Price	\$168,400	\$192,300	\$202,100	\$216,600	\$240,600	\$279,100
80% (capped)**	\$ 44,800	\$ 51,200	\$ 53,760	\$ 57,600	\$ 64,000	\$ 74,250
Affordable Hsg Payment	\$ 933	\$ 1,067	\$ 1,120	\$ 1,200	\$ 1,333	\$ 1,547
Affordable Rent	\$ 1,120	\$ 1,280	\$ 1,344	\$ 1,440	\$ 1,600	\$ 1,856
Affordable House Price	\$182,600	\$208,700	\$219,200	\$234,800	\$260,900	\$302,700
80% (not capped)	\$ 47,200	\$ 53,920	\$ 56,640	\$ 60,720	\$ 67,440	\$ 78,240
Affordable Hsg Payment	\$ 983	\$ 1,123	\$ 1,180	\$ 1,265	\$ 1,405	\$ 1,630
Affordable Rent	\$ 1,180	\$ 1,348	\$ 1,416	\$ 1,518	\$ 1,686	\$ 1,956
Affordable House Price	\$192,400	\$219,800	\$230,900	\$247,500	\$274,900	\$319,000
100%	\$ 59,000	\$ 67,400	\$ 70,800	\$ 75,900	\$ 84,300	\$ 97,800
Affordable Hsg Payment	\$ 1,229	\$ 1,404	\$ 1,475	\$ 1,581	\$ 1,756	\$ 2,038
Affordable Rent	\$ 1,475	\$ 1,685	\$ 1,770	\$ 1,898	\$ 2,108	\$ 2,445
Affordable House Price	\$240,500	\$274,800	\$288,600	\$309,400	\$343,700	\$398,700
115%	\$ 67,850	\$ 77,510	\$ 81,420	\$ 87,285	\$ 96,945	\$ 112,470
Affordable Hsg Payment	\$ 1,414	\$ 1,615	\$ 1,696	\$ 1,818	\$ 2,020	\$ 2,343
Affordable Rent	\$ 1,696	\$ 1,938	\$ 2,036	\$ 2,182	\$ 2,424	\$ 2,812
Affordable House Price	\$276,600	\$316,000	\$331,900	\$355,900	\$395,200	\$458,500
*Since the average KC household is about 2.4 persons, this column approximates the median for all households in the County.						
**HUD caps the 80% category at the national level, so it represents less than 80% of median income in the King County area. Many federal programs use this capped 80% level.						
***The current affordable home price assumes a 30 year fixed mortgage at 5.50% interest with 10% down.						

2. This table is a general guide to affordability. However, as conditions change, affordability levels may need to be adjusted when they are applied to specific projects.

- Affordable rent is calculated at 30 percent of monthly income for each income level. This assumes that utilities are included in rental costs. An affordable mortgage payment is calculated at 25 percent of monthly income, assuming

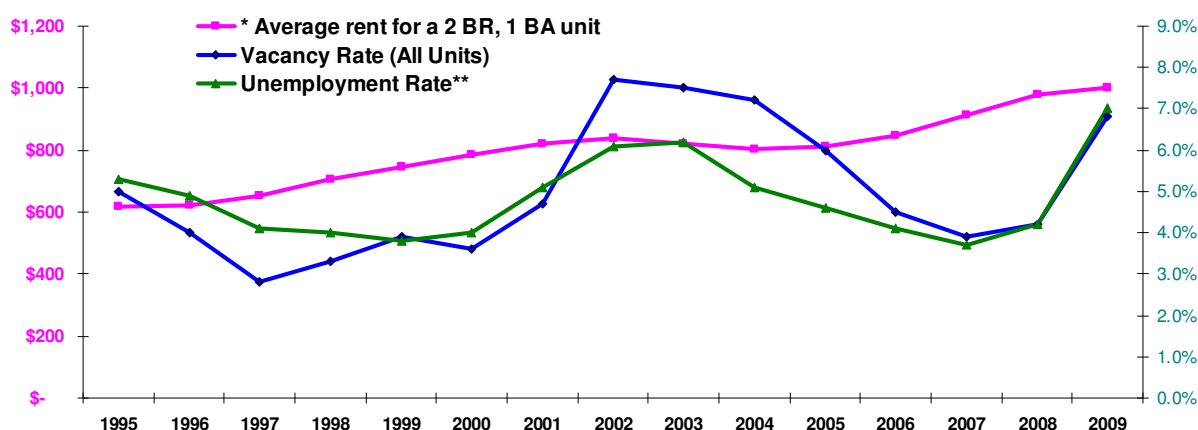
that another five percent will be needed for taxes, utilities, and home maintenance.

- Since interest rates, down payment requirements, and length of mortgages can vary, the affordable home price that is shown is an estimate based on conditions at the time of publication. These conditions change frequently.

B. Rental Housing Affordability Trends

1. Apartment rents have risen slightly faster than inflation despite two periods of relatively high unemployment this decade.
 - The graph below shows how higher vacancy rates usually follow upon periods of relatively high unemployment. Typically this leads to falling rents, as occurred in 2003 and 2004.
 - A dramatic increase in unemployment occurred between the second half of 2008 and the beginning of 2009. Vacancy rates have risen as expected, and rents were leveling off between September 2008 and April 2009.
 - Many buildings have rent concessions in place to attract renters, and it is likely that rents will fall more in the second half of 2009.²⁴
 - Despite these cyclical events, rents in the spring of 2009 are nearly 28 percent higher than in 2000. This is slightly higher than the general inflation rate of 23.8 percent since 2000.²⁵

Relationship of Unemployment, Vacancy Rates and Average Rents



* Average rent for a 2 BR, 1 BA unit. Dupre+ Scott, King County History, Apartment Vacancy Report, April 2009, p. 25. Unemployment figures are for May of each year.

²⁴ Dupre + Scott, *The Apartment Vacancy Report*, Spring 2009.

²⁵ Consumer Price Index for Seattle MSA (Urban) at www.bls.gov/cpi/.

2. South King County continues to have more affordable rentals than other regions of the county, while east county continues to have the fewest affordable rentals.
 - In 2008, the median rent for all units in the south county was \$825, while it was \$930 in the Seattle and Shoreline area, and \$1,156 in the east county sub-region.
 - At a median of \$1,295, rents are highest in the rural cities. In those cities there are fewer multifamily units, and the multifamily rentals tend to be newer on the average than the apartment stock in Seattle and the longer-established suburban cities.
 - Only the south county has a sufficient proportion of rentals for those below 40 percent of AMI. All other regions have a severe deficit of market rate rental housing for that income group.
 - The east county also has a significant deficit of rental housing affordable to those at 50 percent of median income. This group includes working households with incomes from \$30,000 to \$40,000 per year.

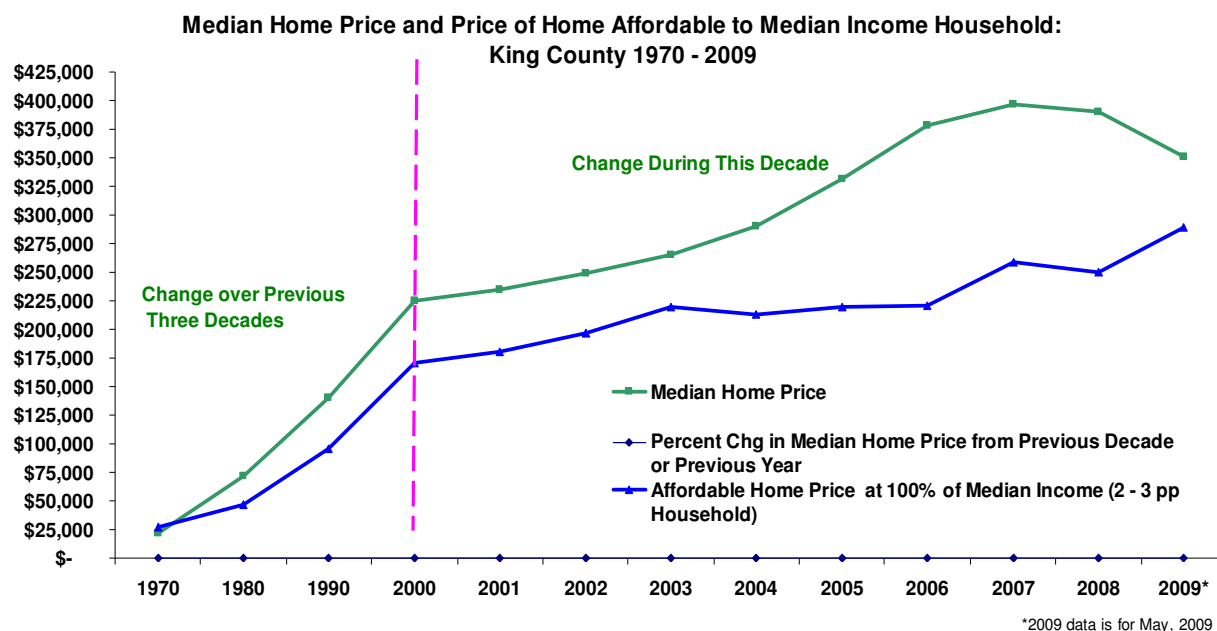
Percent of Rental Housing Affordable to Moderate and Low Income Households (2008)					
	Estimated Total		Percent Affordable by Income Category		
Jurisdiction	Median Rent	Estimated Number of Rental Units	<80%	<50%	<40%
EAST	\$1,156	56,768	74.3%	7.4%	0.7%
RURAL CITIES	\$1,295	4,062	51.5%	24.2%	2.8%
SOUTH	\$825	86,318	96.4%	51.1%	14.0%
SEASHORE	\$930	160,552	82.8%	34.6%	7.7%
UNINC KING CTY	\$980	26,545	85.6%	25.1%	5.5%
Totals:	\$940	334,245	85.4%	33.8%	8.3%

3. Rents for single family homes are more expensive than rents for multi-family units.
 - Rents for single family homes were significantly more expensive than rents for multi-family units. Only six to ten percent of single family rentals were affordable to households earning 30-50 percent of median income in 2003 based on research by Dupre + Scott.
 - Like multi-family rents, single family rents were most affordable in South King County and least affordable in rural unincorporated areas and East King County
 - Single family rents in rural cities were the most affordable, while multi-family rents in the rural cities were among the least affordable.

C. Home Ownership Affordability Trends

1. In 2008 - 2009, ownership housing was more affordable than in 2004 - 2007, but the median-priced home still cost almost \$60,000 more than the median-income household could afford.
 - The median sales price of all homes in King County (single family, townhomes, condominiums, and mobile homes) declined about two percent from \$397,000 to \$390,000 in 2008 and had dropped to \$351,500 by May 2009. This represented roughly a 12 percent drop over the previous twelve months. Nationally, home prices fell about 19 percent during the same 12-month period.
 - The median sales price for single family homes in 2008 was \$425,000, a seven percent decline since 2007, and about the same as the median price in 2006.²⁶
 - Single family home prices had fallen further in early 2009, with more affordable homes selling faster than very high-priced homes.
 - The median sales price for condominiums fell from \$292,000 in 2008 to \$270,450 in May 2009.
 - In 2008 a median-income household of two to three persons could just barely afford the medium-priced condominium at about \$292,000, or a comparably-priced townhouse. However, the continued decline of prices into early 2009 meant a larger inventory of homes that the median income household could afford.
 - Despite the drop in home prices, the gap between the affordable home and the median-priced home was about \$60,000, still larger than the gap of approximately \$54,000 that existed from 2000 - 2003.
 - In 2009, the median income for all households was about \$72,000, equivalent to one full-time wage of \$36.00 per hour, or two full-time wages of \$18.00 per hour. Fifty percent of all households earned that amount or less.

²⁶ Sale prices of mobile homes are calculated with single family homes, as are townhomes with fee simple ownership. Some townhomes are sold with condominium-style ownership.



Change in Median Price of All Homes in King County (Condo and Single Family)			
Year	Median Home Price	Percent Chg in Median Home Price from Previous Decade or Previous Year	Affordable Home Price at 100% of Median Income (2 - 3 pp Household)
1970	\$ 21,700		\$ 26,900
1980	\$ 71,700	230.4%	\$ 46,600
1990	\$ 140,100	95.4%	\$ 95,500
2000	\$ 225,000	60.6%	\$ 171,000
2001	\$ 235,000	4.4%	\$ 180,900
2002	\$ 249,000	6.0%	\$ 196,200
2003	\$ 265,000	6.4%	\$ 219,700
2004	\$ 289,950	9.4%	\$ 212,900
2005	\$ 332,000	14.5%	\$ 219,300
2006	\$ 378,500	14.0%	\$ 220,300
2007	\$ 397,000	4.9%	\$ 258,800
2008	\$ 389,950	-1.8%	\$ 250,200
2009*	\$ 351,500	-9.9%	\$ 288,600

Source: KC Benchmark Report 2008; U.S. Census Bureau, ACS, and King County Assessor's Office. *2009 is based on data from May 2009. Because of changed conditions in the credit market, the 2009 affordable home price assumes a 10% down payment instead of the 5% down payment assumed in earlier years.

2. While the median income household may be able to find a modest home they can afford, buying a home is not an option for many in the King County workforce.²⁷
- In 2008, 25.6 percent of all home sales, and 16.7 percent of single family home sales, were affordable to the median income household. In 2007, less than five percent of single family home sales were affordable to the median income household.
 - A household earning 80 percent of median income, or about \$54,000 in 2009, could afford a home priced at no more than \$220,000. Less than 10 percent of all homes sold in King County in 2008 were priced at that amount or less.
 - Just 4.7 percent of single family home sales in 2008 were affordable to households earning 80 percent of median income. However, this is more than the 1.2 percent that were affordable in 2007.
 - Those earning 50 percent of median income (approximately \$18.00 per hour) could afford only \$146,300 for a home. Less than two percent of all homes, and less than one percent of single family sales were affordable in that price range. These households are likely to struggle just to find an affordable rental.

Affordable to Households Earning at Least:	Percent of all HH at or below this Income Level	Single Family Homes	Condominiums	All Homes
Median Income	50%	16.7%	50.3%	25.6%
80% of Median Income	40%	4.7%	24.7%	9.9%
50% of Median Income	23%	0.9%	4.6%	1.8%

3. Condominiums and some townhouses provide more affordable ownership opportunities than single family homes, but even these may remain out of reach for some families.
- Condominiums provide a more affordable housing option. However, only about half of condominiums sold in 2008 were affordable to the median income household, and only about 25 percent were affordable to those earning 80 percent of median income.
 - For those earning half of median income, 4.6 percent of condos were affordable.

²⁷ The following table is based on data for 2008. Home prices continued to fall at the beginning of 2009, somewhat improving the percent of homes available to median and moderate income households.

4. Homes continue to be most affordable in south King County.²⁸

- The median sales price of homes in south King County was just under \$320,000 in 2007. This was significantly lower than the median sales prices of \$500,000 in east King County.
- Median home prices rose dramatically in 2004 - 2006. This is reflected in the countywide increase of 47 percent in the five years from 2002 - 2007. While the median home prices declined somewhat in 2008-2009, they were still above 2006 levels.
- The largest percent increase in price was in the rural cities.
- Only seven cities out of 39 in King County had more than 10 home sales in 2007 that were affordable to those earning 50 percent of median income. These included Auburn, Burien, Federal Way, Kent, Renton, Seattle, and Tukwila.

Affordability of Home Purchase by Sub-Region: King County 2007					
2007 Home Sales by Sub-Region	Median Sale Price in 2007	Percent Change in Median Price since 2002	Percent Affordable for HH at 100% AMI*	Percent Affordable for HH at 80% AMI*	Percent Affordable for HH at 50% AMI*
EAST	\$ 500,000	43%	12%	4%	0%
RURAL CITIES	\$ 410,000	58%	19%	10%	0%
SOUTH	\$ 319,950	51%	29%	14%	2%
SEASHORE	\$ 405,000	46%	12%	4%	0%
UNINC KING	\$ 401,500	26%	11%	5%	0%
Totals:	\$ 397,000	47%	16%	6%	0%
* AMI: Annual Median Income. Source: King County Benchmarks Affordable Housing Report 2008 - 2009					

V. Housing Needs: Very Low to Moderate Income Renters and Rental Housing Stock

This section has been updated to 2007 or 2008 data whenever possible. However, some detailed or region-specific data is only available from the 2000 decennial census and could not be updated. Notes have been inserted to clarify which data is from 2000 and has not been updated.

A. Moderate Income Renters: 50 percent to 80 percent AMI.²⁹

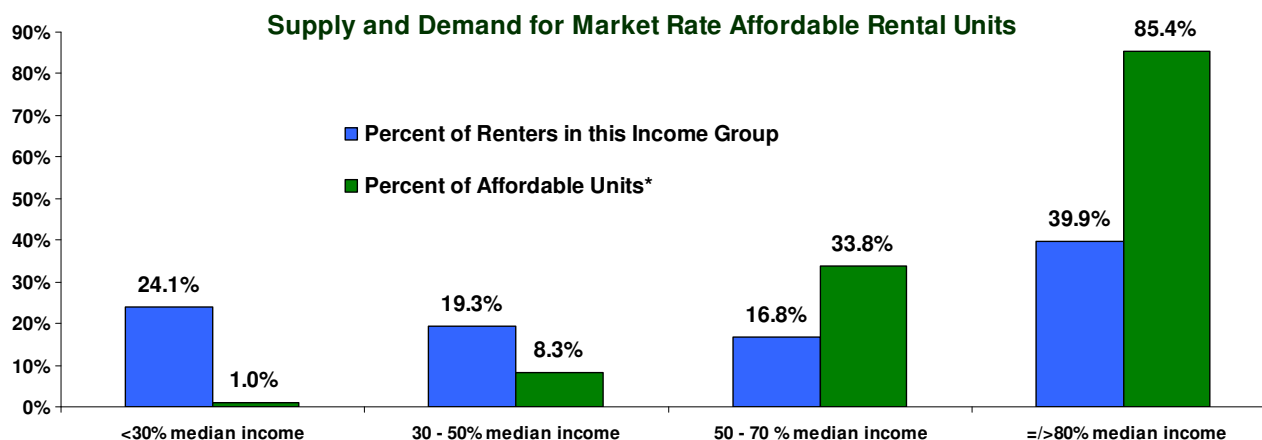
1. Those earning 80 percent of median income and above can usually find rentals they can afford, but the supply of affordable rental housing drops off significantly

²⁸ Data on home sales by sub-region is for 2007 rather than 2008. Since the median home price for the whole county fell to \$389,950 in 2008 and to \$351,500 in early 2009, the sub-regional medians are also likely to be slightly lower, and affordability somewhat higher for 2008-2009.

²⁹ In 2007-2008, a moderate household income was below \$52,100 for a two-person household; below \$58,600 for a three-person household; and below \$65,100 for a four-person household. Moderate income in 2000 was under \$40,150 for a household of two, under \$45,200 for a household of three, and under \$50,200 for a household of four.

between 40 to 60 percent of median income, and a housing cost burden becomes apparent.³⁰

- The HUD recommends that households pay no more than 30 percent of their income for housing costs. For affluent families, a higher percent spent on housing may be manageable, but for low-income families, it leaves insufficient income to pay for other essentials such as food, transportation, health care costs, and savings for emergencies.



**Because H.U.D. income groups are calculated as a range depending on household size, these groupings are approximations of the income ranges in dollar amounts reported by ACS. The percent of affordable units is the percent affordable AT or ABOVE the minimum income of this group. In the 30 - 50% income group, it is the percent affordable at or above 40% of median income. For the lowest income group, no market rate data shows units affordable at that level, but some households in this income group do appear to find affordable units.*

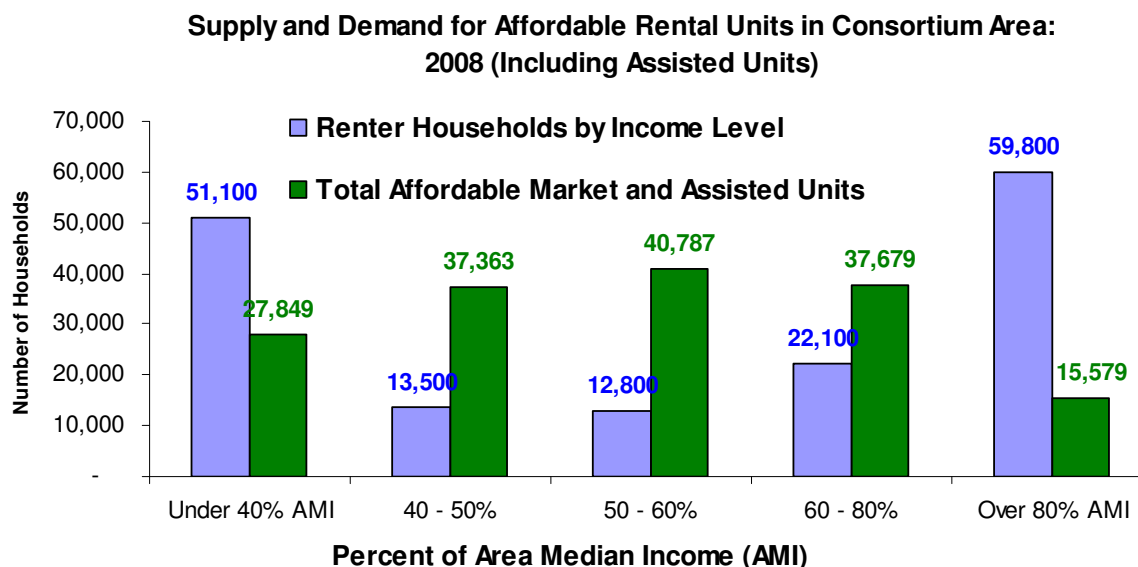
- Countywide about 85 percent of market-rate rentals are affordable to those at 80 percent of AMI and above. In the east county and rural cities, about 51 percent to 74 percent are affordable to this moderate and median income group. This group represents less than 40 percent of all renters.
- About half of rental units are affordable to those earning in the 60 - 70 percent income range. The median rent of \$940 in 2008 was affordable to most households in this income group.
- About 34 percent of rental units are affordable to those earning around 50 percent of median income, but the supply falls off quickly below that income level. This group struggles to find affordable rentals, especially if they are larger households.
- Often, affordable rental units are occupied by those in higher income brackets, making it challenging for low-income renters to find a unit they can afford.

³⁰ “Households are considered to having housing difficulties if they have a housing cost burden exceeding 30 percent of household income, overcrowding and/or incomplete or substandard kitchen/plumbing facilities. “Severe Cost Burden” is a housing payment of more than 50 percent of household income

2. There are approximately 36,500 assisted housing units in the consortium (King County outside Seattle) which provide affordable housing to households under 80 percent of AMI.³¹
- These assisted housing units are mostly rentals, but the total includes some ownership units.
 - About 65 percent of these units are targeted to households earning 50 percent of median income or below.
 - While this assisted housing stock is an essential contribution to providing housing for the lowest income groups, there remains a significant deficit of units for the approximately 51,000 households throughout the consortium earning below 40 percent of AMI.

Supply and Demand for Affordable Rental Units in King County Consortium Area (outside Seattle)							
	Maximum Income Level in Dollars for this Group in 2007 (based on two to three person household)	Average Affordable Rent for this Income Group in 2007	Estimated Renter Households in this Income Group in 2008*	Market Rate Rental Units Affordable to this Income Group in the Consortium**	2008 Assisted Rental Units in the Consortium***	Total Affordable Market and Assisted Units in the Consortium	Cumulative Deficit or Surplus***
Under 40% AMI	\$ 27,000	\$ 675	51,100	11,029	16,820	27,849	(23,251)
40 - 50%	\$ 34,000	\$ 850	13,500	31,338	6,025	37,363	612
50 - 60%	\$ 41,000	\$ 1,025	12,800	32,040	8,747	40,787	28,599
60 - 80%	\$ 55,000	\$ 1,375	22,100	34,614	3,065	37,769	44,268
<i>Total Under 80% AMI</i>			<i>99,500</i>	<i>109,021</i>	<i>34,657</i>	<i>143,768</i>	<i>44,268</i>
Over 80% AMI	Over \$55,000	Over \$1375	59,800	15,579		15,579	182
<i>Total</i>			<i>159,300</i>	<i>124,600</i>	<i>34,657</i>	<i>159,347</i>	
* These numbers represents a 1% increase over 2007 American Community Survey (ACS) estimates and are rounded to the closest hundreds. Income categories are determined by HUD income limits for a two-to-three person household, and on the number of households reporting the maximum dollar income for that group as reported by the ACS. ***This represents the difference between the cumulative number of renters up to the particular income level, and the cumulative number of units (market and assisted) available to them. Lower income renters who cannot find housing at their affordability level must occupy units at a higher income level putting additional demand on those units. At the same time, higher income renters often choose to rent less expensive units than they could afford, adding to the demand for moderate-rent units. **This count includes vacant units. ***Total is less than the grand total of 36,500 assisted units because not all units could be categorized by income level.							

³¹ See Appendix C for the details of the Assisted Housing Inventory.

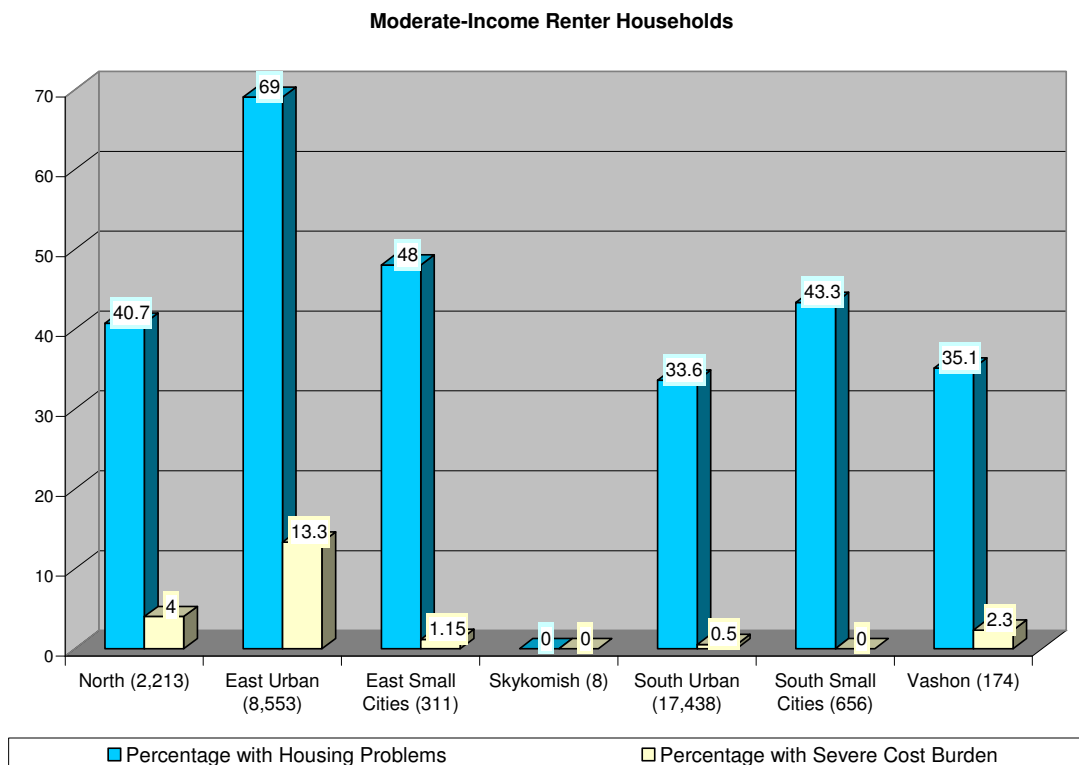


- The bar chart above illustrates the effect of the assisted housing stock on the supply and demand for affordable housing in the consortium.
3. Moderate Income Renter Households Experience Some Degree of Housing Cost Burden. According to ACS 2007 survey data, about 32 percent of those earning 60 to 80 percent of median income pay more than they can afford for rent, while 45 percent of renters in the 50 percent to 60 percent income group pay more than they can afford.³² Data used below is from the HUD 2000 State of the Cities Data System: Comprehensive Housing Affordability Strategy. It could not be updated.
- In 2000, 32.8 percent of the moderate income households in the consortium were living in rental housing that was not affordable, with a cost burden that was more than 30 percent of household income (11,159 households in 2000).³³ This is comparable to the cost burden in the 2007 ACS survey data reported above.
 - In 2000, 3.5 percent of these moderate income households in the Consortium were living in rental housing that was not affordable, with a severe cost burden that was more than 50 percent of household income (1,191 households in 2000).
 - Elderly one and two-member households were the most severely cost-burdened type of moderate income households (11.9 percent), followed, to a lesser degree, by single-person and unrelated households (3.3 percent), and small related households (2.3 percent).

³² American Community Survey, 2007. See Affordable Housing Benchmark Report 2008 – 2009, Figure 22.2.

³³ HUD 2000 State of the Cities Data System: Comprehensive Housing Affordability Strategy.

- The percentage of moderate income renters that had a severe cost burden of more than 50 percent of income was highest in the east urban (13.3 percent) area, followed by the north urban area (four percent).³⁴



B. Low Income Renters³⁵

1. Rental housing is scarce for low-income renters (updated data for King County as a whole).
 - In 2007 – 2008, market-rate rental housing was scarce for those making 40 percent to 50 percent of AMI, and extremely scarce for those earning less than 40 percent of AMI.
 - In 2008, in King County as a whole, approximately 117,600 renter households earned 50 percent of median income or less. This group represented about 43 percent of all renter households.

³⁴State of the Cities Data System: Comprehensive Housing Affordability Strategy. () = Total number of moderate income renter households for the respective geographic area of the Consortium. Housing problems include the following: housing cost burden exceeding 30 percent of household income, overcrowding and/or incomplete or substandard kitchen/plumbing facilities. Severe cost burden is a housing payment of more than 50 percent of household income.

³⁵Households with income at or below 50 percent of the AMI. Fifty percent (50 percent) of AMI in 2000 was \$26,300 for a household of two, \$29,600 for a household of three, and \$32,900 for a household of four. In 2007 - 2008, it was \$32,600 for a household of two; \$36,700 for a household of three; and \$40,700 for a household of four.

- About 92,400 households earned less than 40 percent of median income. This group accounts for one third of all renter households yet only eight percent of all market rate rental units are priced in a range they can afford (around \$600-\$800 per month).

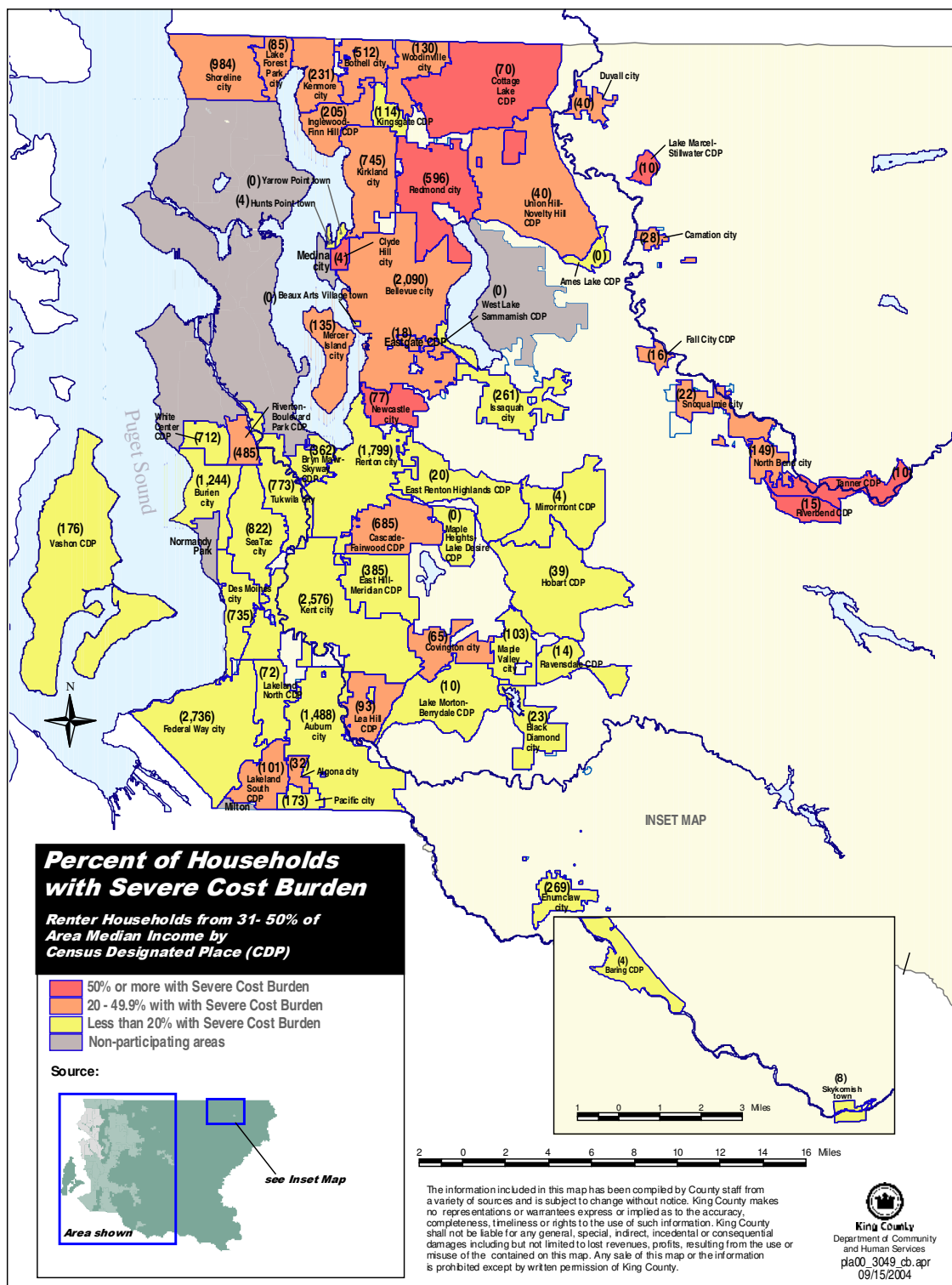
Data used in the following section is from the HUD 2000 State of the Cities Data System: Comprehensive Housing Affordability Strategy. It could not be updated.

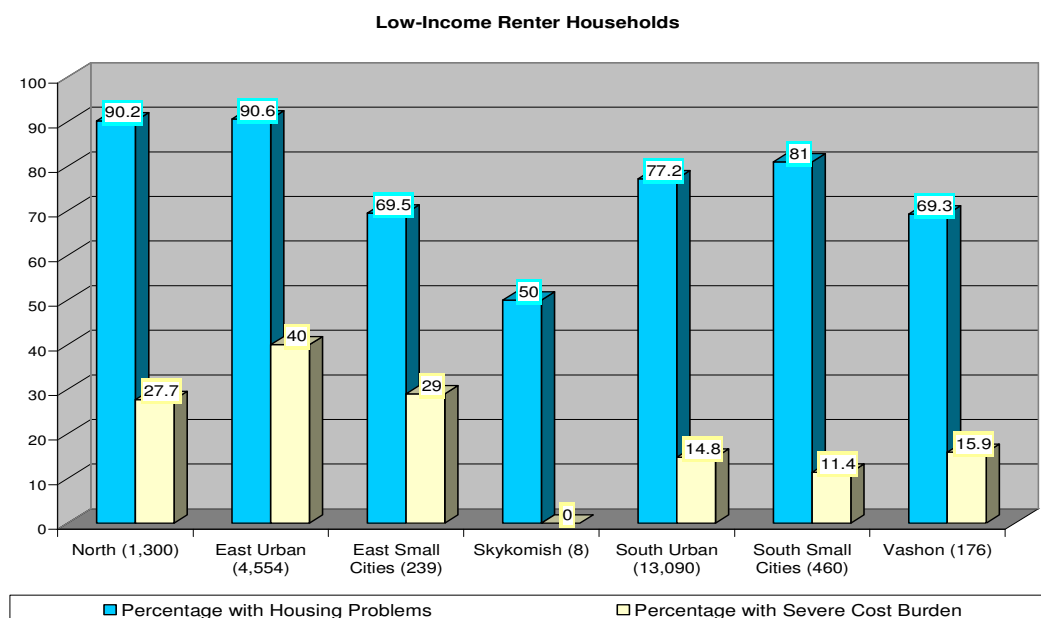
2. Most Low-Income Renter Households in the Consortium are Cost Burdened.³⁶

- In 2000, 65.5 percent of the low-income households in the consortium were living in rental housing that was not affordable, with a cost burden that was at least 31 percent of household income (15,065 households in 2000).
- In the consortium, 21.6 percent of the low-income households were living in rental housing that was not affordable, with a severe cost burden of more than 50 percent of household income (4,968 households in 2000).
- Elderly one and two-member households were the most severely cost burdened type of low-income household (27.7 percent), followed by single person and unrelated households (26.3 percent), and to a lesser degree, small related households (18 percent).
- The percentage of low-income renters that had a severe cost burden of more than 50 percent of income was the highest in the east urban area (40 percent), followed by the east small cities (29 percent), and the north urban (27.7 percent) area.³⁷

³⁶Housing problems include the following: 1) housing cost burden exceeding 30 percent of household income, overcrowding and/or incomplete or substandard kitchen/plumbing facilities and 2) severe cost burden is a housing payment of more than 50 percent of household income.

³⁷HUD 2000 State of the Cities Data System: Comprehensive Housing Affordability Strategy. () = Total number of low-income renter households for the respective geographic area of the consortium in 2000.





C. Very Low-Income Renters (Below 30 percent of AMI)³⁸

1. For those below 30 percent of median income, there were few to no market-rate units available.
 - Most of these renter households could afford no more than \$400 for rent in 2007 – 2008.
 - Typically, individuals will find rentals they can afford only if they share the cost with another wage-earner.
2. The very low income renter households are the most severely cost-burdened households in the county. Eighty percent of households earning 40 percent AMI or below pay more than they can afford for housing.
 - According to the 2007 American Community Survey, 88 percent of all households in the very low income group (under 30 percent AMI) paid more than the recommended 30 percent of their income for housing.
 - In the next lowest income group (30 percent to 40 percent of median income), 71 percent paid more than they can afford.

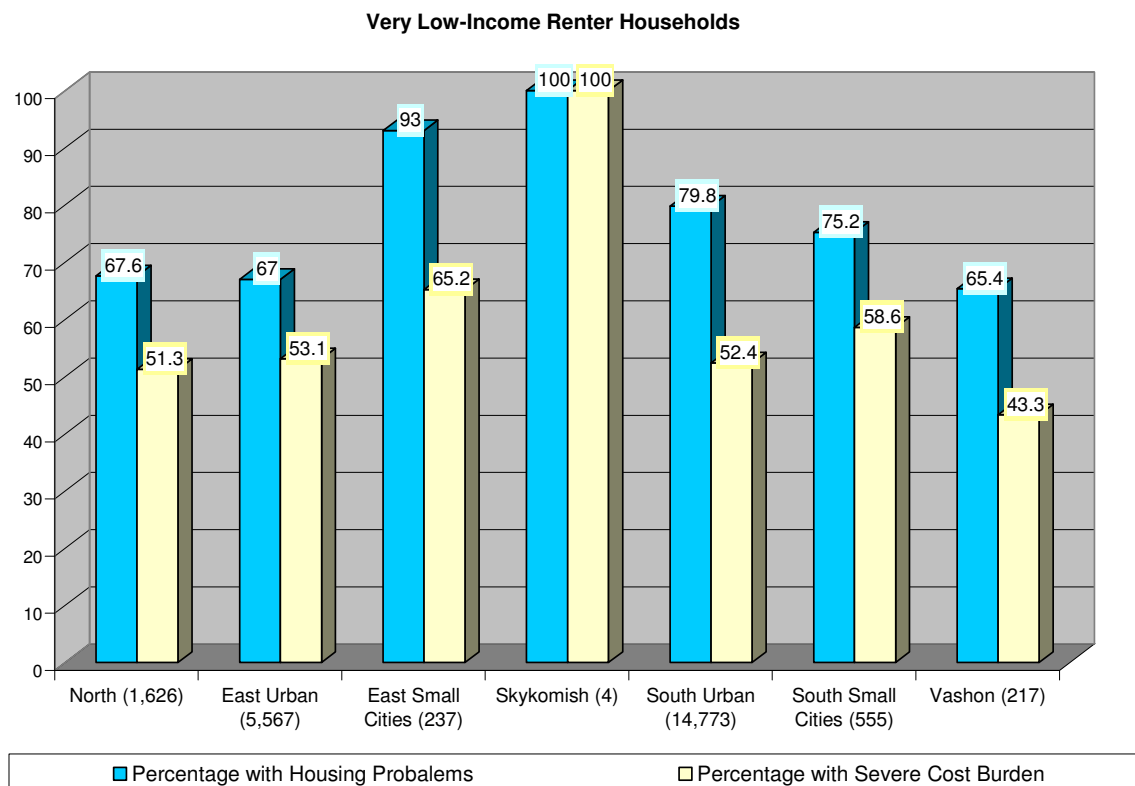
³⁸Households with income at or below 30 percent of the AMI. Thirty percent of AMI in 2000 was \$15,800 for a household of two, \$17,750 for a household of three, and \$19,750 for a household of four. In 2007 – 2008, 30 percent of AMI was \$19,500 for a two-person household, \$22,000 for a three-person household; and \$24,400 for a four-person household. A two-person household at this income level could only afford about \$488 per month in rent.

The following data is also from HUD 2000 State of the Cities Data System: most of it could not be updated.³⁹

- In 2000, 63.1 percent of the very low-income households in the consortium were living in rental housing that was not affordable, with a cost burden that was over 30 percent of household income (16,453 households in 2000). This number had increased to 88 percent by 2007 (see above).
- 51.9 percent of the very low-income households in the consortium were living in rental housing that was not affordable, with a severe cost burden that was more than 50 percent of household income (13,533 households in 2000).
- Single-person and unrelated households were the most severely cost-burdened type of very low-income household (64 percent). Many of these households are likely to be persons with disabilities. Fifty-one percent of very low-income small related households are severely cost-burdened, followed by 47 percent of elderly one- and two-member households.
- In the three urban areas of the consortium the percentage of very low-income households that were severely cost-burdened was fairly even across the three areas: north, south and east. In absolute numbers the south urban area had by far the highest number of such households (7,741) as compared to the east urban (2,956) and the north urban (834) areas.⁴⁰
- In the small city areas of the consortium the percentage of very low-income households who were severely cost-burdened was extremely high (although the absolute numbers were much smaller than in the urban areas).

³⁹ HUD 2000 State of the Cities Data System: Comprehensive Housing Affordability Strategy.

⁴⁰ For the bar chart shown: () = Total number of very low-income renter households for the respective geographic area of the consortium. Housing Problems include the following: housing cost burden exceeding 30 percent of household income, overcrowding and/or incomplete or substandard kitchen/plumbing facilities. Severe cost burden is a housing payment of more than 50 percent of household income. Very low-income in 2000 was: \$15,800 for a household of two, \$17,750 for a household of three, and \$19,750 for a household of four.



d. Typical Earnings Needed by Renter Households

1. For many fully-employed households, workforce wages are insufficient to pay market-rate rents.
 - To pay the \$940 median rent for an apartment in King County in 2007-2008, a household would have needed to make about \$37,000 per year. This is equivalent to one full-time worker earning \$18.50 per hour or two full-time workers earning \$9.25 per hour.



- Typical occupations that pay these wages: an accounting clerk (\$36,300), a chemical technician (\$39,700) or a full-time childcare worker (\$10.28 per hour) plus a full-time food preparation and service worker (\$9.90 per hour).
- To pay the \$1375 average rent for a three-bedroom/ 2 bath unit in King County, a household would need to make about \$55,000 per year. This is equivalent to \$27.50 per hour for one full-time worker, or two full-time workers earning \$13.75 per hour.
- Typical occupations that pay these wages: one full-time elementary teacher (\$52,900) or one full-time dry wall installer (\$55,600), or one full-time cashier (\$25,400) plus one half-time physical therapist (\$35,000).



E. A Profile of Low to Moderate Income Renter Households in the Consortium by Race/Ethnicity⁴¹

1. The most over-represented racial/ethnic groups among low to moderate income renters in the Consortium, as compared to their percentage in the population are African-American/Black, followed by Hispanic/Latino.
 - Sixty-Seven percent of the low to moderate income renter households are White, compared to about 76 percent in the general population.
 - Nine percent of the low to moderate-income renter households are African American/Black, compared to six percent in the general population.
 - About seven percent of the general population is of Hispanic/Latino ethnicity, compared to 8.7 percent of low to moderate-income renter households.
 - About 0.7 percent of the low-to moderate income renter households are Hawaiian Native/Pacific Islander.

⁴¹ Data in this section is based on the 2000 Census and could not be updated. Because the proportion persons of color in the Consortium has grown, the percentages below are likely to have changed as well.

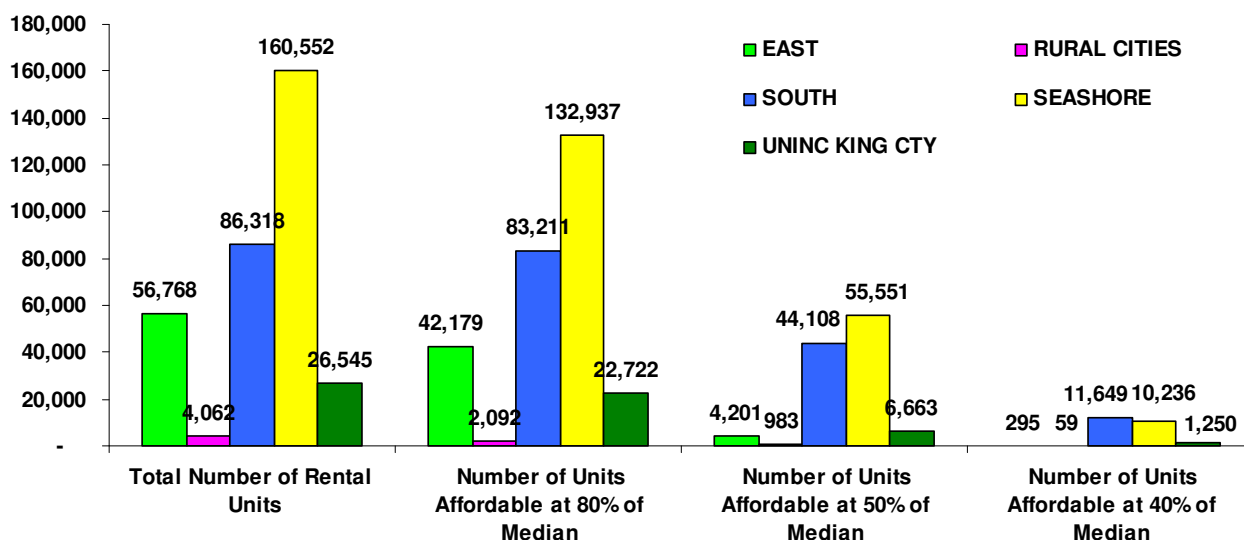
- About 1.4 percent of the low-to moderate income renter households are Native American/Alaska Native.
 - Nine percent of the low-to moderate income renter households are Asian.
2. Approximately four percent of low to moderate income renter households of all races/ethnicities are elderly households with one member who is at least 75 years old.

F. Rental Housing Stock

1. Affordability differs widely in the different sub-regions of the county, making it difficult for many low to moderate income workers to find housing that is close to their workplaces, or in higher-achieving school districts.
 - The south county has the highest percentage of rental units affordable to low-income households of the urban areas; about 51 percent are affordable to those at 50 percent of median income.
 - In 2008, the south county had approximately 44,108 units affordable to households at or below 50 percent of median income.
 - However, the Sea-Shore sub-region had the highest number of rental units affordable to low-income households of all areas – about 55,550 units affordable at 50 percent of median income.⁴²
 - The east urban sub-region had approximately 4,200 units affordable to households at or below 50 percent of median income. Sea-Shore had 13 times as many low-income units as the eastside, and the south county had 10 times as many low-income units as the Eastside.
2. The south county's rental stock is affordable to 96.4 percent of those at 80 percent of median income or above, accounting for about 83,210 units.
 - However, Seattle has a higher number of units affordable at 80 percent AMI, with almost 133,000.
 - The east county has 42,200 units affordable to households at 80 percent AMI.

⁴² King County Benchmarks Affordable Housing Report 2008 – 2009, Indicator 29, Figure 29.1, based on King County Assessors, 2007 ACS and Dupre + Scott Apartment Advisors, Inc. for rental data.

Affordable Rental Housing Stock by Sub-Region



3. Rental stock declines significantly at 40 percent of median income, especially on the Eastside or in the rural areas.

- Over one third of all renters earn 40 percent of median income or less.
- By 2008, this group accounted for about 92,400 renter households, but only about 23,700 units are affordable to them.
- There are virtually no market-rate rentals affordable at 30 percent of median income.

VI. Housing Needs: Home Ownership and Owner Housing Stock

A. Moderate to Median Home Owners

1. Typical Incomes Required to Buy a Home in King County

- To pay the mortgage on a \$270,500 median-priced condominium or a townhouse in King County, a household would need to make at least \$66,000 per year, equivalent to \$33 per hour for one worker, or \$22 per hour for one full-time and one half-time worker.
- Typical occupations that pay these wages: a full-time network administrator (\$73,300) or a registered nurse (\$73,300), or a full-time elementary school teacher (\$52,900) plus a full-time food service worker (\$19,000).



- To pay the mortgage on a \$425,000 median-priced single-family home in King County, a household would need to make about \$105,000 per year, equivalent to two full-time workers making \$26 per hour.
- Typical occupations that could earn this annual salary: A full-time civil engineer (\$77,800) plus a full-time social research assistant (\$35,800), or a full-time veterinarian (\$85,590) plus a full-time childcare worker (\$20,500).

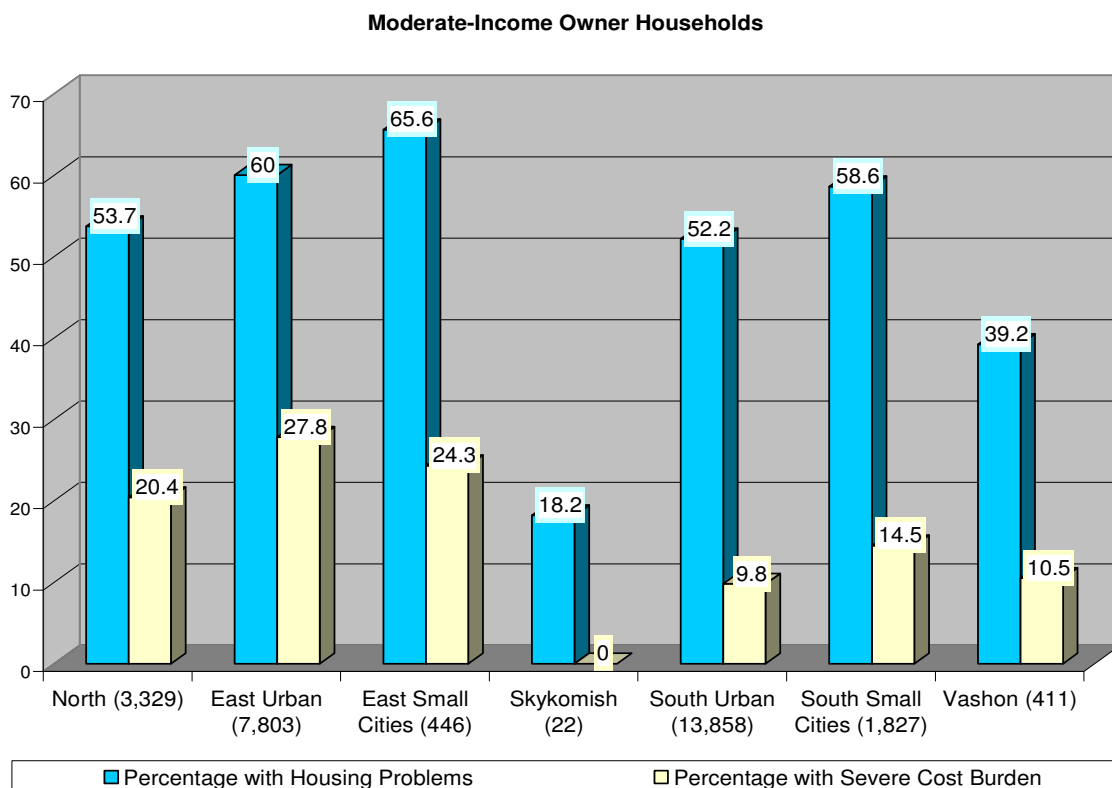


2. Homeowners below 120 percent of median income are likely to pay more than they can afford to buy a home.⁴³
 - Thirty-five percent of all owner households pay more than 30 percent of their income for housing. This percent of households has risen considerably over

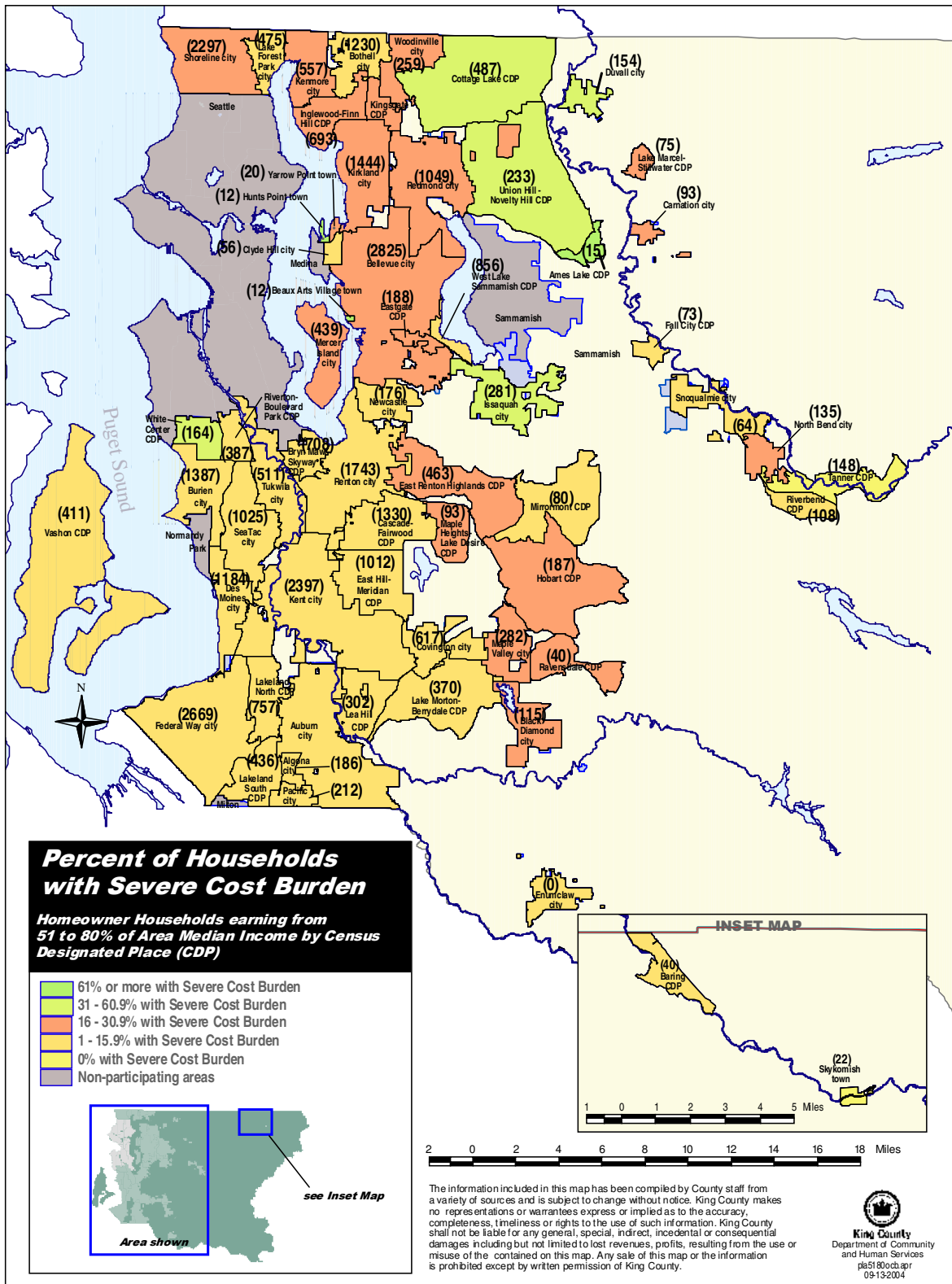
⁴³Data in sections 2 and 3 below are from King County Benchmarks Affordable Housing Report, 2008 – 2009, based on 2007 ACS data.

the past two decades: from 18 percent in 1990 to 27 percent in 2000 to 35 percent in 2007.

- Twenty-two percent of households earning above median income also pay more than 30 percent of their income for housing. For this group, the higher percent spent on housing may not immediately stress their budget. However, unforeseen events such as loss of a job or illness also put them at risk.
3. Nearly half of moderate income home owners are also somewhat cost-burdened.⁴⁴
- Forty-nine percent of owner households earning 80 - 100 percent of median income pay more than 30 percent of their income for housing.
 - About 15.5 percent of moderate income owner households have a severe cost burden that is more than 50 percent of household income (6,002 households in 2000).
 - The percentage of moderate income owner households that have a severe cost burden of more than 50 percent of household income is highest in the east urban area.



⁴⁴HUD 2000 State of the Cities Data System: Comprehensive Housing Affordability Strategy. () = Total number of moderate income owner households for the respective geographic area of the consortium. Data has not been updated.

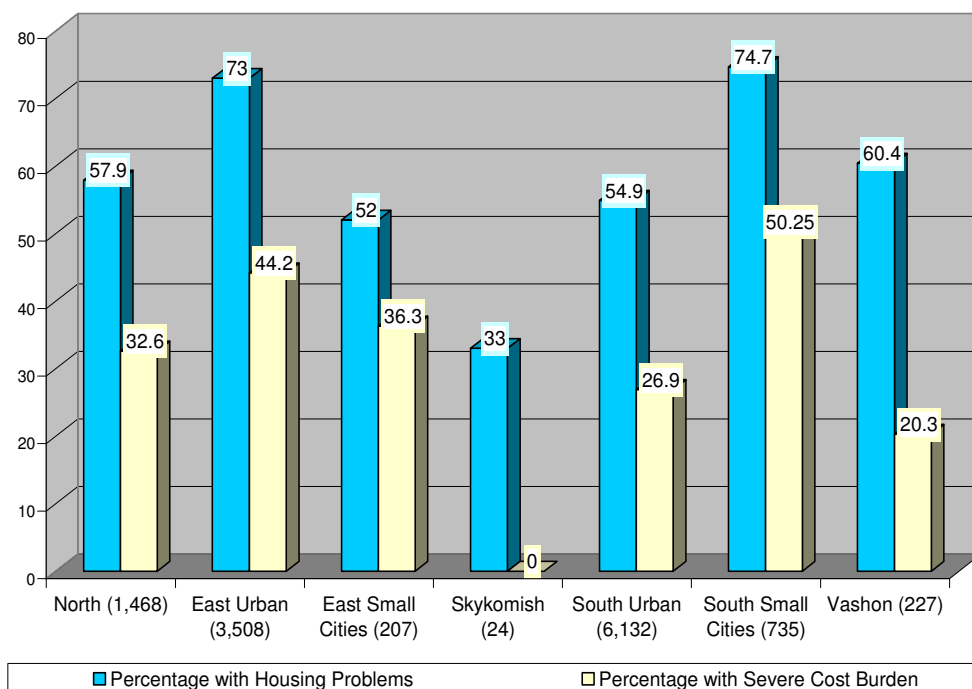


B. Low-Moderate and Low-Income Homeowners

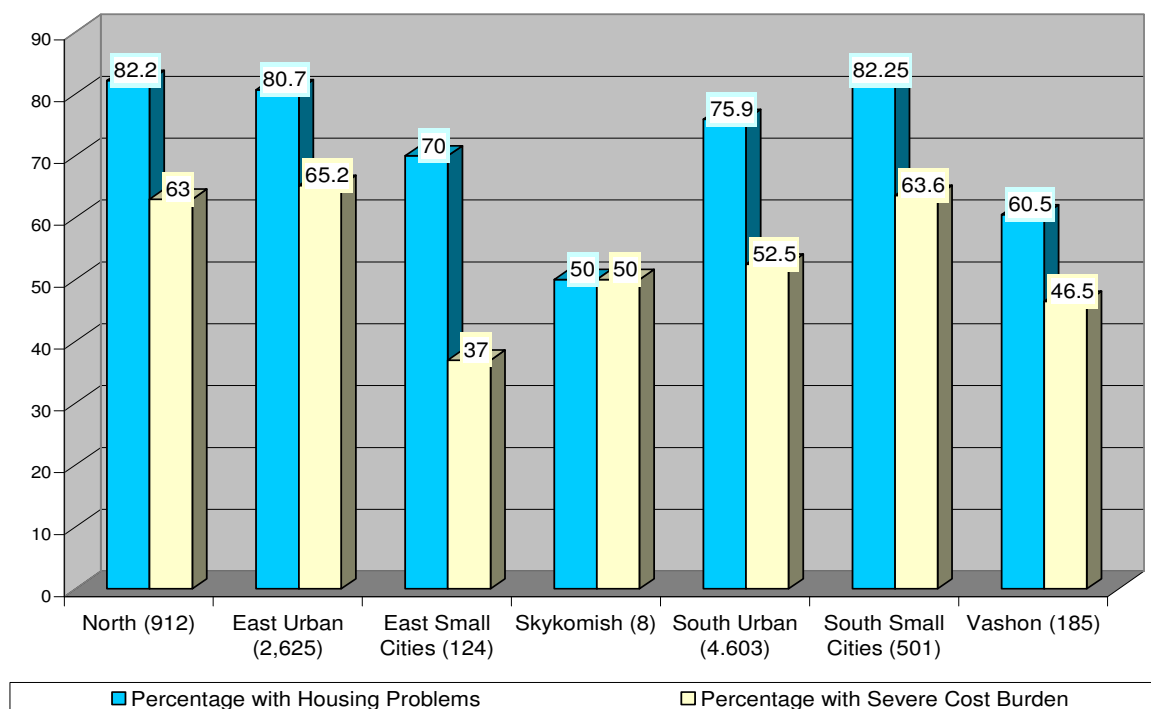
1. Three out of four low to moderate income homeowners in King County pay more than 30 percent of their income for housing costs.
 - About 55 percent of homeowners at 50 - 80 percent of median income pay more than they can afford for housing.
 - Two thirds of households in the low-income group (50 percent AMI or below) pay more than they can afford for housing.
 - Eighty-eight percent of those in the lowest income group (below 30 percent of median income) pay more than 30 percent of their very limited incomes on housing costs.
2. Many low-income owner households pay more than 50 percent of their income for housing.
 - Of low-income owner households, 33.4 percent had a severe cost burden for housing, paying more than 50 percent of household income (5,639 households in 2000).
 - The percentage of low-income owner households that had a severe cost burden of more than 50 percent of household income was highest in the south small cities and the east urban area.
3. Low-income owner households in the consortium are cost-burdened.⁴⁵
 - There are far fewer very low and low-income homeowners than renters in the consortium (about 40 percent fewer owners than renters at the lower income levels).
 - The consortium has about two times as many very low and low-income homeowners as in the City of Seattle.
 - In 2000, 58 percent of low-income owner households in the consortium were paying housing costs that were not affordable, with a cost burden that was over 30 percent of household income (9,776 households in 2000).
4. Among low-income homeowners, the south small cities had the highest percentage of those who were severely cost burdened, while among very low-income homeowners, the east urban area had the highest percentage of those who were severely cost burdened.

⁴⁵ This is based on HUD 2000 State of the Cities Data System: Comprehensive Housing Affordability Strategy and has not been updated.

Low-Income Owner Households



Very Low-Income Owner Households



C. A Profile of Low to Moderate Income Home Owner Households (at or below 80 percent of AMI) in the Consortium by Race/Ethnicity⁴⁶

1. White households are over-represented among low to moderate income homeowners as compared to their percentage of the population (they are 85 percent of the low to moderate-income home owners and 78 percent of the population), whereas African American/Black, Hispanic/Latino and Asian households are all under-represented as home owners by several percentage points.
 - There are approximately 68,277 low to moderate income owner households in the consortium.
 - Eighty-five percent of the low to moderate-income home owner households are White.
 - Low-to moderate income households that are Black/African American, make up 2.5 percent of the low to moderate-income households.
 - Native Hawaiian/Pacific Islanders make up 0.5 percent of the low to moderate-income households.
 - One percent of the low to moderate-income households are Native American/Alaska Native.
 - Eight percent of the low to moderate-income households are Asian.
 - Three percent of the low to moderate-income households are Hispanic/Latino.
2. Approximately 40 percent of the low to moderate income owner households in the consortium are small, elderly households.
3. Approximately seven percent of the low to moderate income households of all races/ethnicities are elderly households with one member who is at least 75 years old.

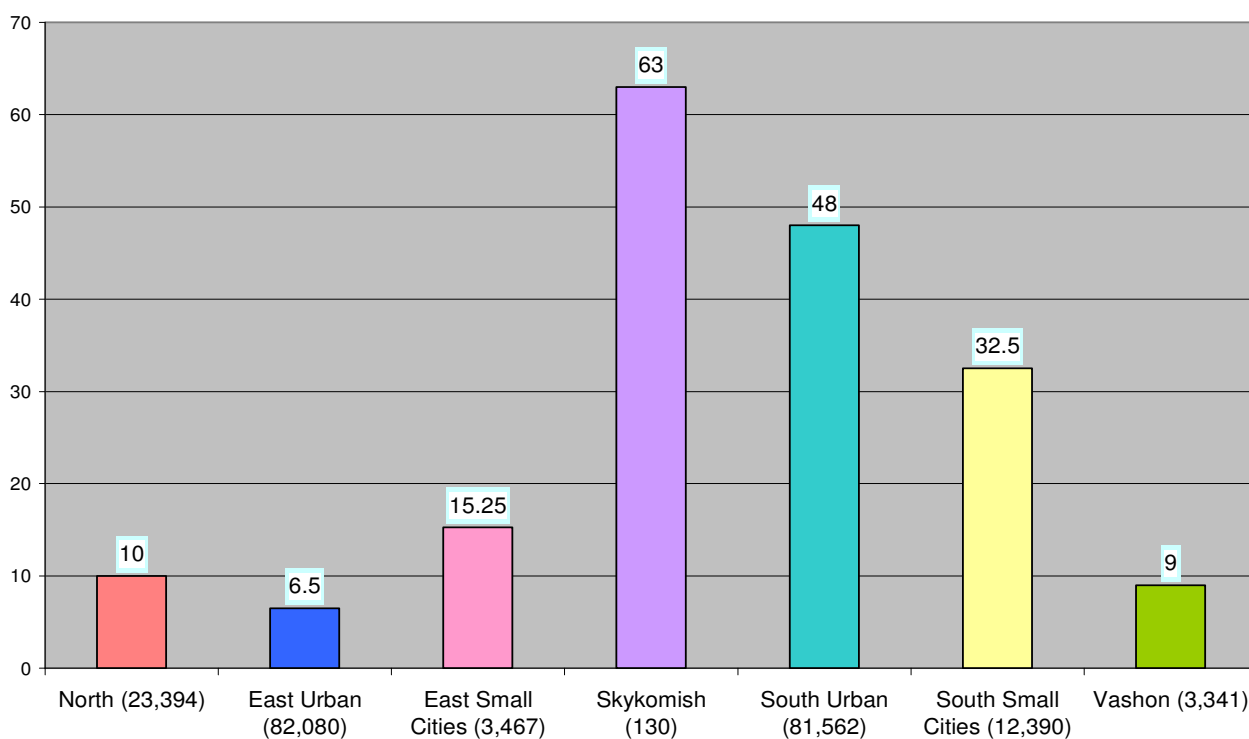
D. Owner Housing Stock⁴⁷

1. Other than Skykomish, the south urban area had the highest percentage and number of affordable owner housing stock in 2000. The south small cities had the second highest percentage.

⁴⁶ Data in sections 4 – 8 are based on the 2000 Census and have not been updated. Because the proportion persons of color in the Consortium has grown, the percentages below may have changed as well.

⁴⁷ HUD 2000 State of the Cities Data System: Comprehensive Housing Affordability Strategy. Data has not been updated. () = Total number of ownership housing units for the respective geographic area of the consortium.

Percent of Owner Housing Affordable to 80% AMI and Below

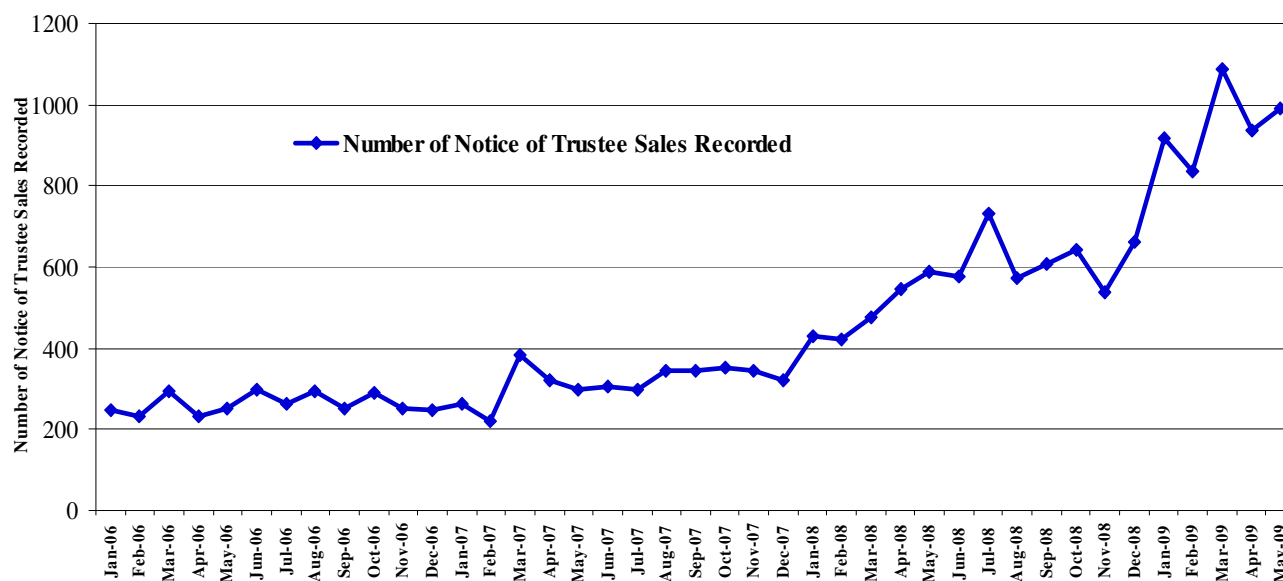


2. In 2000, the east urban area had only about 5,330 affordable homes compared to approximately 39,150 in the south urban area. In other words, the south urban area had seven times as much affordable housing stock as the east urban area.

VII. Foreclosures and Homeowner Households at Risk

- A. The number of properties subject to a preliminary indicator of foreclosure (Notice of Trustee Sale) in King County began to rise rapidly in 2007 and 2008, and accelerated at the beginning of 2009.
 - The number of Notices of Trustee Sales, an early indicator of impending foreclosure, which averaged around 200 per month in 2006, rose to more than 600 per month in the second half of 2008.
 - By March to May 2009, the number of Notices of Trustee Sale had risen to over 900 per month. It is not clear if this number will increase further during 2009, stabilize or decline.

Notice of Trustee Sales Recorded in King County, Jan 2006-May 2009



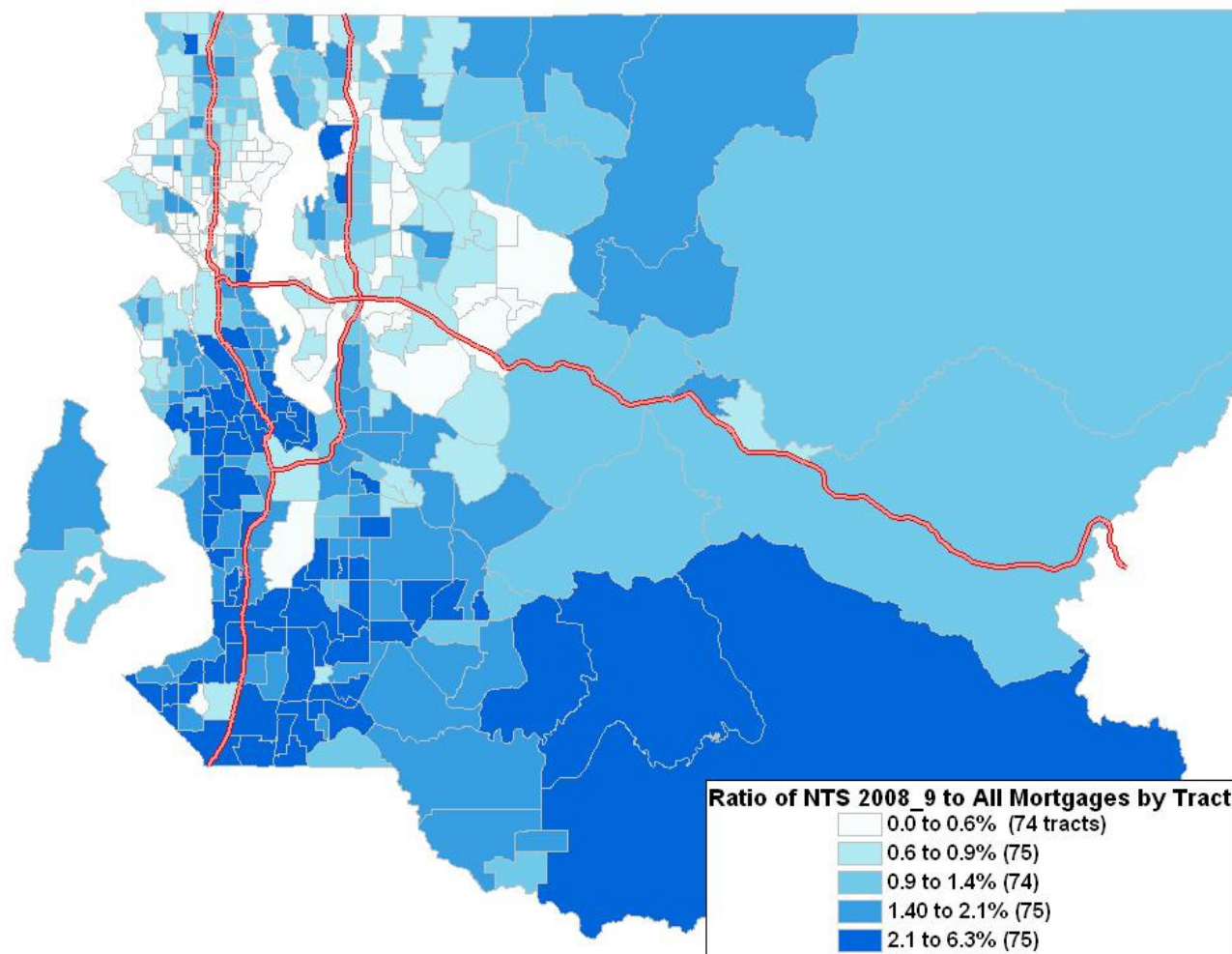
Source: King County Assessor's Office, courtesy of Chandler Felt, King County Office of Strategic Planning

Note: Because of duplications and recording of foreclosures on personal rather than real property, the actual number of foreclosed homes may be as much as 1/3 less than the number shown on this chart. However, the trend line is an accurate representation of the increasing number of home foreclosures.

B. The map below indicates a high rate of foreclosure in many of the census tracts in the south county.

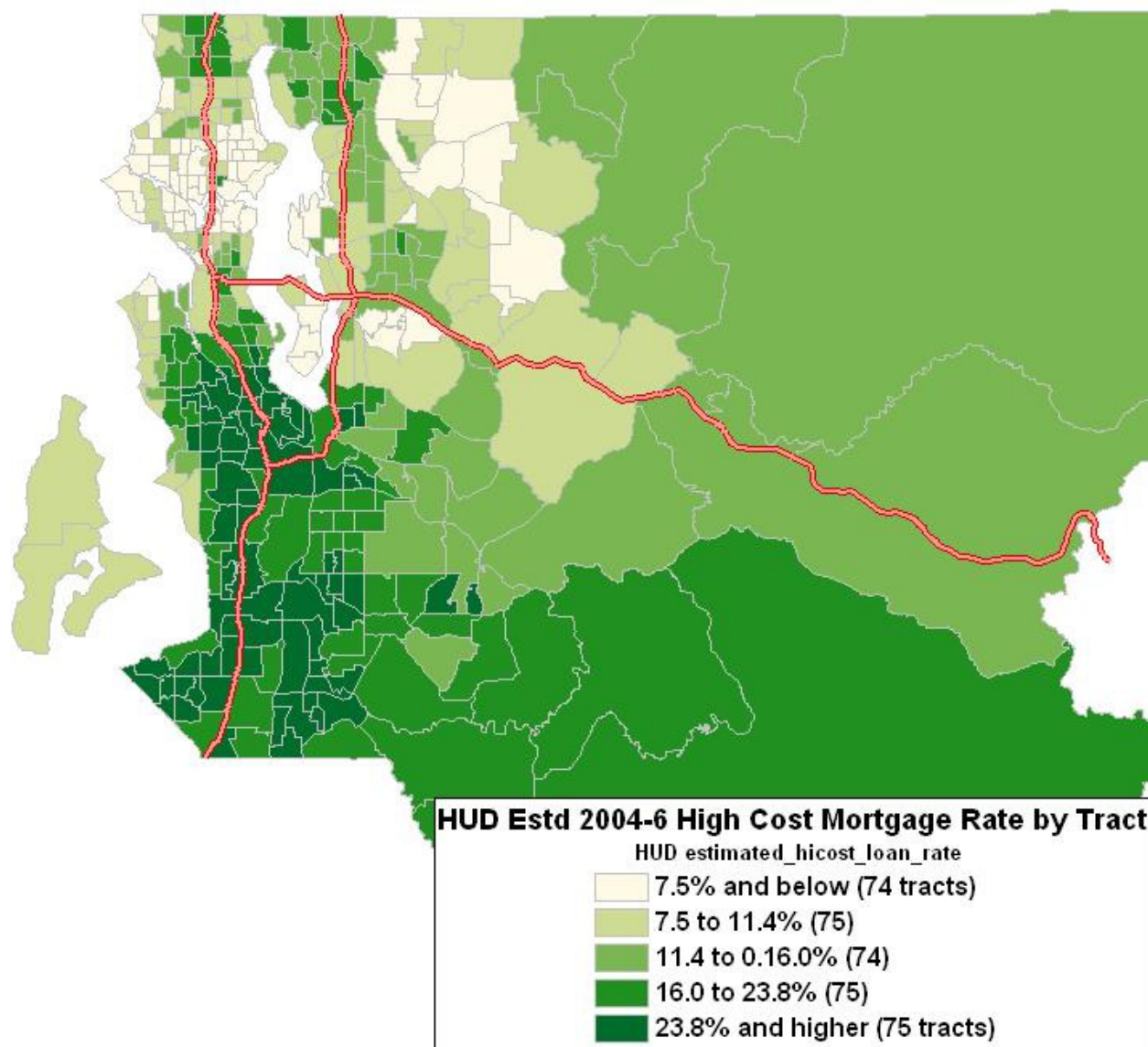
- The map uses all mortgages as the denominator to indicate the rate of properties at risk of foreclosure.
- Census tracts in the most troubled areas of the county range from 2.1 percent to 6.3 percent of mortgages in danger of foreclosure.
- Only a few census tracts in Seattle have foreclosure rates over two percent. The south area of the consortium is most subject to a high foreclosure rate.
- The map below shows the rate of Notice of Trustee Sales compared to mortgages rather than the actual foreclosure rate. A Notice of Trustee Sale on a property is a preliminary stage to foreclosure and indicates a high risk that the property will be foreclosed.

Rate of Notice of Trustee Sales Compared to All Mortgages by Tract



- C. Many households are supporting high cost mortgages which put them at high risk of foreclosure although they are not yet in default on their loans.
- South and southeast King County also show a high rate of households with mortgages that could be at risk. As many as 16 percent to 24 percent of mortgages may be at risk in a number of census tracts in the south, and in a few census tracts in the Shoreline, Bothell, and Juanita / Kingsgate areas.

Rate of High Cost Mortgages by Tract



VIII. Housing Condition⁴⁸

- A. The King County Consortium defines standard, substandard and substandard housing unit suitable for repair for the purposes of housing repair and rehabilitation as follows.

⁴⁸ Data used in this section is 2000 Census Data unless otherwise noted. It has not been updated.

- **Standard Housing Unit:** A standard housing unit in King County is any dwelling, which substantially meets HUD's Housing Quality Standard and or the Uniform Housing Code standards.
 - **Substandard Housing Unit:** A substandard housing unit is any dwelling unit that possesses health and safety issues that are irreconcilable, and will not substantially meet the Uniform Housing Codes. Rehabilitation of this unit is deemed unreasonable by the Project Engineer, and the health and safety issues of the dwelling are too numerous to correct economically.
 - **Substandard Housing Unit Suitable for Rehabilitation/Repair:** A substandard housing unit has a reasonably sound basic structure, which contains one or more defective systems within the unit. The project Engineer will determine the scope of work that will elevate the living unit to the adopted housing standard. In some instances, the unit repair will only address the health and safety issues of the unit, thus substantially improving and providing a safe and decent living unit.
- B. A small percentage of the housing stock in the consortium is extremely old
- Four percent of the housing stock in the consortium was built prior to 1940, whereas 32 percent of the housing stock was built prior to 1940 in the City of Seattle.
 - Fourteen percent of the housing stock in the consortium was built between 1940 and 1960 whereas 27 percent of the housing stock was built between 1940 and 1960 in the City of Seattle.
 - Sixty-one percent of the housing stock in the consortium was built between 1960 and 1990.
 - Twenty-one percent of the housing stock in the consortium was built between 1990 and 2000.
 - The south urban area has the largest stock of older housing in the consortium, with 2.3 times as much housing built in the 1940's and earlier, and about 20,000 more units built prior to the 1970's than the east urban area.
- C. The housing stock in the consortium is in fairly good condition, but there is a need for housing repair services for low to moderate income home owners.

- According to the HUD 2000 State of the Cities Data System: Comprehensive Housing Affordability Strategy, approximately four percent of very low to moderate income home owners live in owner housing that has substandard kitchen or plumbing facilities, or is overcrowded.
- According to the HUD 2000 State of the Cities Data System: Comprehensive Housing Affordability Strategy Data, approximately 33 percent of ownership homes that have a value that is affordable to low-income households have some problems with the home that may require repair, and approximately 28 percent of ownership homes that have a value that is affordable to moderate income households have some problems with the home that may require repair.
- Of owner households, 56.5 percent of very low-income and 33.4 percent of low-income households are severely cost-burdened by the ongoing cost of retaining their home and have little to no means available to pay for needed repairs to the home.
- Approximately nine percent of the owner housing stock in the consortium may contain lead and be occupied by a low to moderate income household (see the Lead Paint Section in Appendix F for more information about our efforts to reduce lead paint hazards).
- Participants in the public and stakeholder forums noted the need for general home and mobile home repair programs, noting water penetration issues, electrical and plumbing issues, mold, energy conservation, weatherization, and accessibility modifications as the highest repair needs.
- Participants in the public and stakeholder forums also noted the need for assistance to low to moderate income condominium owners when they are assessed large bills for common area repairs, often due to large scale water infiltration problems. A slight majority of on-line survey respondents agreed that this type of assistance should be provided, and that the consortium should pursue a regulatory waiver or amendment in order to be able to serve this need (common area repairs are currently not eligible repairs under the applicable regulations).
- Sixty-four percent of the participants in the public ballot process indicated that they would be interested in participating in self-help home repair workshops, if such workshops were created.
- The King County Housing Repair staff report that there are many mobile homes in the consortium in need of repair and/or replacement.

IX. Homelessness

A. Data from the 2009 One-Night Count of People who are Homeless in King County and from the 2007 Safe Harbors Report.⁴⁹

1. It is estimated that nearly 9,000 people are homeless on the streets, in shelters and in transitional housing programs on any given night in King County.⁵⁰

- About 850 persons were found to be living, unsheltered, in the consortium during the 2009 One Night Count. This is a 30 percent increase over the 655 unsheltered persons found in the consortium area in 2008.⁵¹
- Altogether (including Seattle) 2,827 persons were found unsheltered on the evening of the 2008 One Night Count, a 7.4 percent increase from 2008.
- There were 4,472 homeless persons sheltered in Seattle, for a total of 6,134 sheltered homeless in King County.
- In the spring of 2009 there were 386 emergency shelter beds and 1,498 transitional housing beds in the consortium area. On the date of the One Night Count (January 30, 2009), 1,662 persons were occupying shelter or transitional beds outside of Seattle, representing an 88 percent occupancy of the 1,884 total available beds.

2009 One Night Count of Homeless Persons in King County				
	Seattle	KC Outside Seattle	Total	Percent Chg From 2008
Unsheltered Persons (Including Night Owl buses)	1977	850	2827	7.4%
Persons in Emergency Shelters*	2144	408	2552	1.5%
Persons in Transitional Housing*	2328	1254	3582	8.8%
Total Homeless Counted	6449	2512	8961	6.2%
<i>*Estimate of the sheltered count in Seattle vs. King County based on relative proportion of beds available in these areas.</i>				

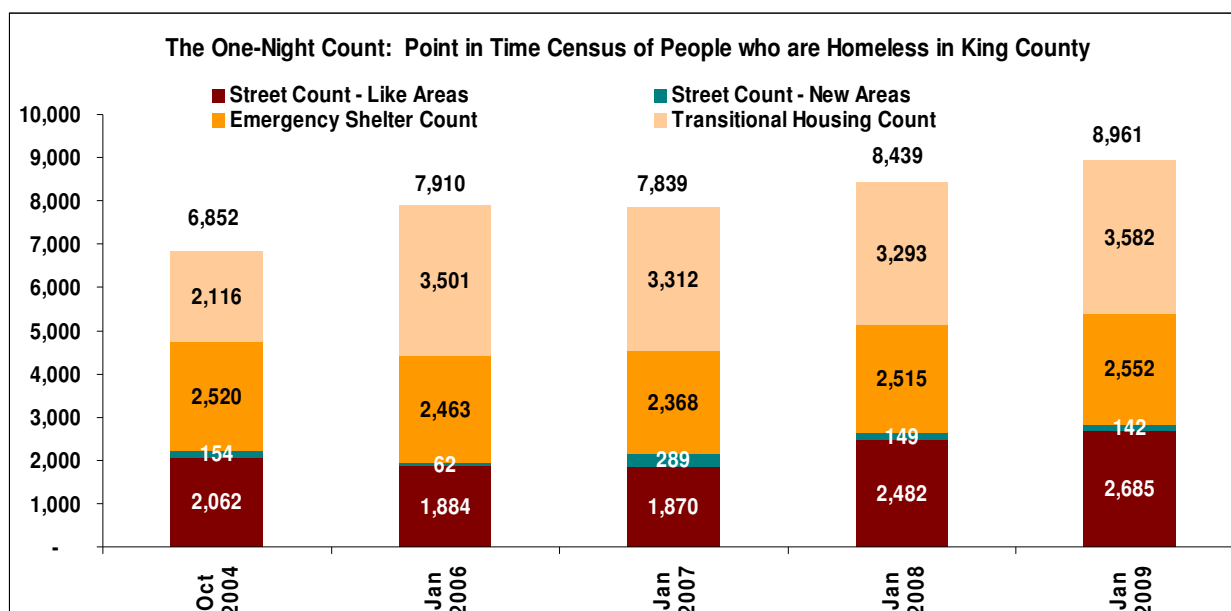
⁴⁹ Data for this section is drawn from the 2009 Annual One Night Count of People who are Homeless in King County, from the Inventory of Homeless Units and Beds, Spring 2009, sponsored by Seattle-King County Committee to End Homelessness, and from Safe Harbors: Homelessness in King County, January – December 2007, City of Seattle Human Services Department, King County Department of Community and Human Services, and United Way of King County.

⁵⁰ The One Night Count includes both a street count and a survey of emergency shelter and transitional housing programs. Demographics about persons who are homeless in our County come from the survey portion of the count.

⁵¹ This increase was in the same areas included in the Count in 2008, so it is not due to new areas being included in the 2009 Count.

Transitional Housing by Location (Number of Beds)					
	Single Adult Beds	Family and Young Parent Beds	Single Youth & Young	Total Beds	Percent of all Beds
City of Seattle	801	1863	142	2806	65.2%
North King County	36	97	5	138	3%
East King County	16	559	5	580	13%
South King County	66	701	13	780	18%
Beds outside Seattle	118	1357	23	1498	35%
Total Beds	919	3220	165	4304	100%

- As a percent of King County's population, those homeless at the time of the January 30, 2009 one-night count, represented about 0.47 percent or 47 persons out of 10,000.
- National studies in 2007 - 2008 have shown a rate of about 0.22 percent (22 persons out of 10,000) of the population as homeless throughout the nation during a given day or week. As an urban county, King County would be expected to have a higher rate since about 77 percent of homeless live in urban areas.
- However, Washington State's overall homeless rate is about 0.36 percent, considerably higher than the national average.⁵²

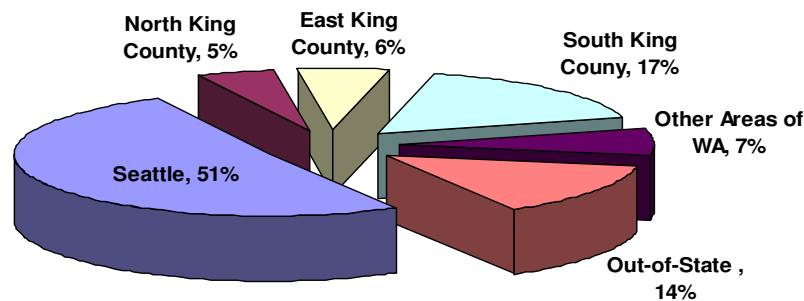


Source: Gretchen Bruce: CEH Dashboard-2009 1st Qtr Report

⁵² National Alliance to End Homelessness, <http://www.endhomelessness.org/content/general/detail/2437>, July 2009.

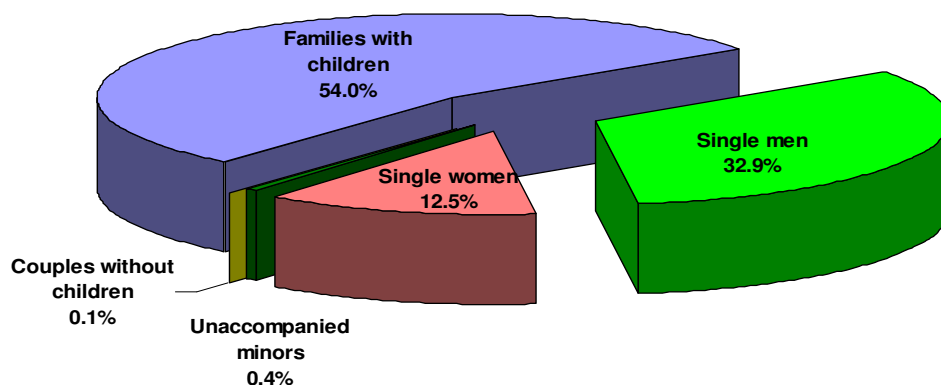
- The 8,961 homeless counted on January 30, 2009 represented a 6.2 percent increase compared to the 2008 Seattle-King County One-Night Count. The greatest increase (8.8 percent) was in those sheltered in transitional housing, but the second largest increase was among the unsheltered population (7.4 percent).
 - Safe Harbors estimated that nearly 9,000 unduplicated individuals received emergency shelter or transitional housing services in 2007. Based on information from the one-night counts, this number has probably risen during the past two years.
2. While the homeless population and shelter capacity is concentrated in the City of Seattle, homelessness is not just a Seattle issue.
- Fifty-one percent of shelter users reported their last permanent address from Seattle, 28 percent from other parts of the county, seven percent from other parts of the state, and 14 percent from out-of-state.

Last Permanent Address of Sheltered Homeless (2008)



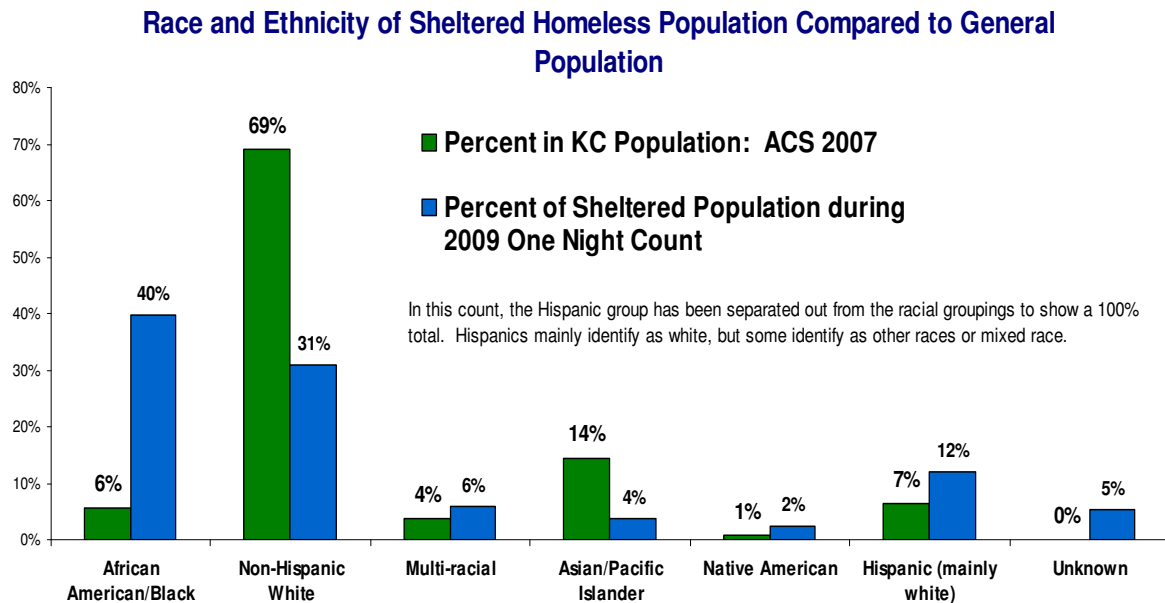
3. Of the sheltered homeless in the one night count, over 54 percent were families with children, most of them in transitional housing.
- There were over 1,600 children under 13 years of age among the sheltered homeless.
 - Seventy-nine percent of these families with children were female-headed households.
 - Families with children increased by 13.4 percent compared to 2008, and singles women increased 3.6 percent. There was a significant decrease in unaccompanied minors and couples without children compared to 2008.

Household Type of Individuals in Shelter or Transitional Housing: King County 2008



- Seventy-eight percent of the families with children were in transitional housing.
 - Single men, single women, and couples without children made up 46 percent of the sheltered population. The single men and women were more likely to be in single-person shelter facilities than in transitional housing.
4. People of color are significantly over-represented in the homeless population.
- In its survey of the sheltered population, the 2009 One Night Count identified about 69 percent of the homeless population as people of color⁵³, compared to about 30 percent of the population as a whole.
 - African-Americans, who represent about six percent of the general population, were nearly 40 percent of the homeless population, and Hispanics, who make up about seven percent of the general population, were about 12 percent of the sheltered homeless group.
 - Asians, on the other hand, represented less than four percent of the homeless population, although they are about 14 percent of the general population.

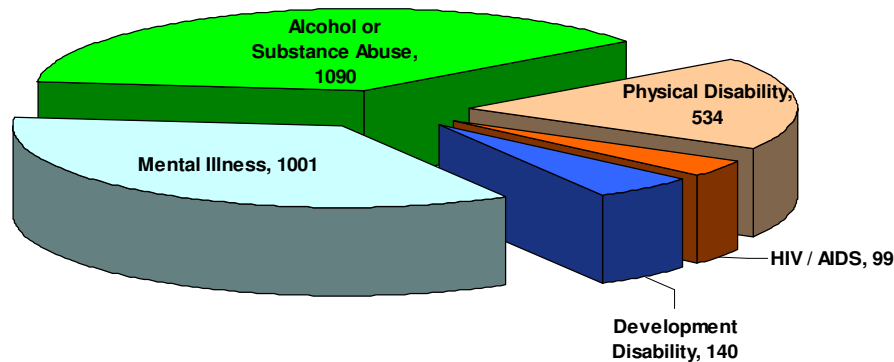
⁵³ Persons of color includes everyone who is not non-Hispanic White. When the Hispanic population, which mainly identifies as White, and multi-racial White are included, the White population is around 76.1 percent of the total. When they are excluded, the non-Hispanic White-only group is around 69 percent of the total.



5. There were 2,864 reported instances of disabilities among the sheltered homeless population surveyed during the 2009 count.
- Of the disabilities identified during the one night count, 38 percent of the instances were alcohol/substance abuse, 35 percent were mental illness, 19 percent were a physical disability, three percent were HIV/AIDS, and five percent were developmentally disabled.
 - Some individuals were identified with multiple disabilities, so it is not possible to determine from the one night count exactly what proportion of the homeless population have a disability.
 - The 2007 Seattle-King County Safe Harbors Report found that, of the homeless adults surveyed, nearly 40 percent had some type of special need, including 22 percent who struggled with chronic homelessness.⁵⁴

⁵⁴ In the 2003 One Night Count, 35 percent of the homeless sheltered in the consortium areas were reported to have at least one disability.

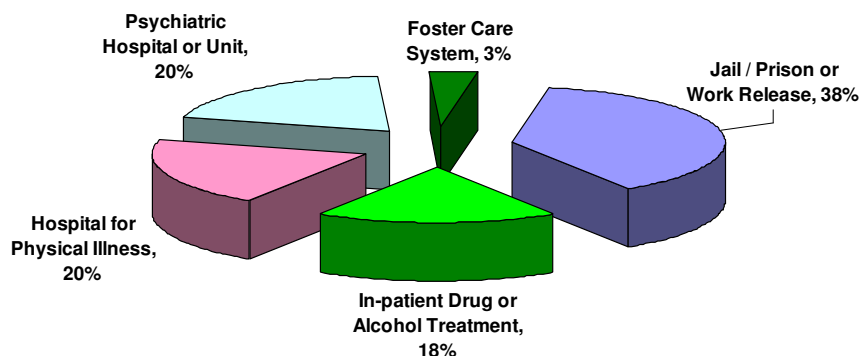
Reported Instances of Disabilities Among Sheltered Homeless Population: 2008



6. Eighteen percent of individuals in emergency shelter and transitional housing relied on employment as their primary source of income. More than this received some of their income from employment.
 - The largest group, 19 percent, said that they had no source of income.
 - Fifteen percent received Temporary Assistance for Needy Families (TANF), and another 27 percent received some other form of public assistance.
7. According to the 2009 one night count survey there were 1,318 people accessing shelter and transitional housing programs who reported experiencing domestic violence or abuse within the past year.
 - Just over half of these people (674) were adults, and 49 percent (644) of them were children.
 - These instances of reported domestic violence represent a 17 percent increase over the previous year.
8. In the 2009 One-Night Count, 414 people were identified as having served in the military. Twenty of these were women.
 - Almost all of the identified veterans (98 percent) were in programs designed to serve single adults.
 - Safe Harbors reported that about 15 percent of single individuals surveyed identified themselves as veterans. Accounting for about 10 percent of the general population, veterans are over-represented in the homeless population. Many of the homeless veterans are relatively young (under 35).
9. Many people are discharged from institutions such as hospitals, jails, prisons, treatment programs, or from the foster care system with nowhere to go.

The 2009 one night count survey collected information from 863 people who had been discharged from certain institutions or programs within the past year, but not all shelters collected this information.⁵⁵

Individuals Discharged from Institutions within Previous Year



10. The 2009 one night count found 778 immigrants, refugees or new arrivals to this country who were using homeless services.

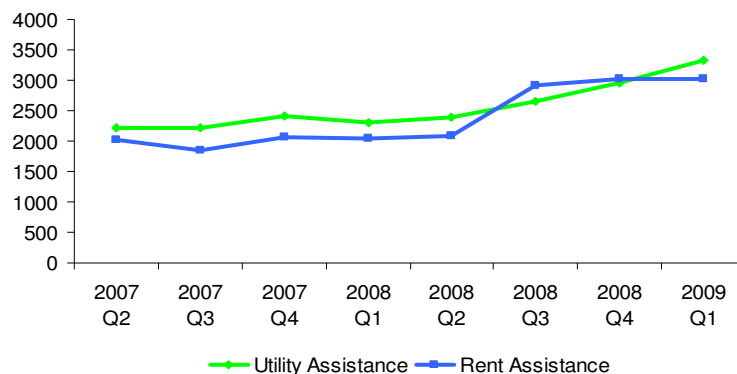
- Large families, many of whom are immigrants or refugees, have a particularly hard time finding affordable housing.
- 670 individuals spoke limited English.

B. Data from the Crisis Clinic's Community Information Line

1. The Crisis Clinic reported 12,173 calls in 2008 from individuals identifying themselves as homeless. This is nearly twice the number of calls from homeless individuals in 2003.
 - The number of requests to 211 for rent assistance in September 2008 was double the number in September 2007.
 - The largest number of calls came from South King County, followed by Seattle.

⁵⁵ This problem is one area of focus for those working to prevent homelessness. While more programs collected these data in 2009, many emergency shelters and transitional housing programs still do not collect this information. Thus, the data in the table above are suggestive, but incomplete.

2-1-1 Requests for Utility and Rent Assistance



Source: Crisis Clinic

2. The consortium's primary homelessness prevention program, the Housing Stability Program served 631 households in 2008.⁵⁶
 - Of these households, 431 or 69 percent had minors in them.
 - A total of 1,731 individuals were served.
3. The Safe Harbors 2007 Report estimates that there are approximately 1,555 single individuals in King County who meet the HUD definition of chronically homeless: single adults with disabling conditions who have been continually homeless for a year or more, or have had four or more episodes of homelessness in the past three years.
 - The chronically-homeless are approximately 69 percent male and nearly 30 percent female.
 - Generally this group needs supportive services in addition to housing to help them succeed in permanent housing.
4. In 2008, Health Care for the Homeless program staff, along with Community Health Centers of King County, provided 3,104 health care⁵⁷ visits to homeless adults, families, youth and children in the balance of King County, outside the City of Seattle.
 - These visits treated 1,072 unduplicated homeless individuals.
 - 1,577 of these visits were for medical purposes. The balance was for mental health, case management or chemical dependency issues.

⁵⁶ The Housing Stability Program provides emergency monetary assistance to renters and homeowners at risk to lose their home.

⁵⁷ Includes medical, mental health, and other non-medical visits.

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

	Current Inventory	Under Development	Unmet Need/ Gap
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Individuals

Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	1,648 beds	0	300 beds
	Transitional Housing	1,031 beds	65 beds	0
	Permanent Supportive Housing	2,349 beds	544 beds	1,585 beds
	Total	5,028 beds	609 beds	1,885 beds

Persons in Families With Children

Beds	Emergency Shelter	780 beds	0	160 beds
	Transitional Housing	3,273 beds	270 beds	0
	Permanent Supportive Housing	740 beds	43 beds	364 beds
	Total	4,793 beds	313 beds	524 beds

Continuum of Care: Homeless Population and Subpopulations Chart⁵⁸

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Persons			2,827	2,827
1. Number of Persons in Families with Children	2,022	2,021		4,043
2. Number of Single Individuals and Persons in Households without children	13,956	1,591		15,547
(Add Lines Numbered 1 & 2 Total Persons)	15,978	3,612	2,827	22,417
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	3,478		1,266	4,744
b. Seriously Mentally Ill	450			
c. Chronic Substance Abuse	397			
d. Veterans	1,771			
e. Persons with HIV/AIDS	85			
f. Victims of Domestic Violence	402			
g. Unaccompanied Youth/Young Adults	788			

⁵⁸ Data in this table is taken from the Safe Harbors HMIS system 2008 data for King County, but is not an unduplicated count in most of the table categories. Unduplicated records total 12,963; 9,305 single individuals; 1,358 adults in families and 2,300 children.

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Table 2B
Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	3 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property ⁶⁰	Medium		\$1,500,000			
Disposition	Low					
Clearance and Demolition	Low					
Clearance of Contaminated Sites	Low					
Code Enforcement	Low					
Public Facility (General)	High		\$2,550,000	9 facilities	3 facilities	
Senior Centers	X					
Handicapped Centers	X					
Homeless Facilities	X					
Youth Centers	X					
Neighborhood Facilities	X					
Child Care Centers	X					
Health Facilities	X					
Mental Health Facilities	X					
Parks and/or Recreation Facilities	X					
Parking Facilities						
Tree Planting						
Fire Stations/Equipment	X					
Abused/Neglected Children Facilities						
Asbestos Removal						
Non-Residential Historic Preservation						
Other Public Facility Needs	X					
Infrastructure (General)	High		\$2,250,000	9 projects	3 projects	
Water/Sewer Improvements	X					
Street Improvements	X					
Sidewalks	X					
Solid Waste Disposal Improvements	X					
Flood Drainage Improvements	X					
Other Infrastructure	X					
Public Services (General)	Medium		\$1,000,000	150,000 persons	50,000 persons	
Senior Services						
Handicapped Services						
Legal Services						
Youth Services						
Child Care Services						
Transportation Services						
Substance Abuse Services						
Employment/Training Services						
Health Services						
Lead Hazard Screening						
Crime Awareness						
Fair Housing Activities						
Tenant Landlord Counseling						
Homeless Services, including prevention	X					

⁶⁰ Acquisitions of real property are for high priority facility and infrastructure projects and goals are contained within the goals for those two areas.

Appendix A

and other services						
Economic Development (General)	Medium		\$140,000	150 persons starting a small business, or expanding/receiving help for an existing small business	50 persons starting a small business, or expanding/receiving help for an existing small business	
C/I Land Acquisition/Disposition						
C/I Infrastructure Development						
C/I Building Acq/Const/Rehab						
Other C/I						
ED Assistance to For-Profit						
ED Technical Assistance						
Micro-enterprise Assistance	X					
Other						